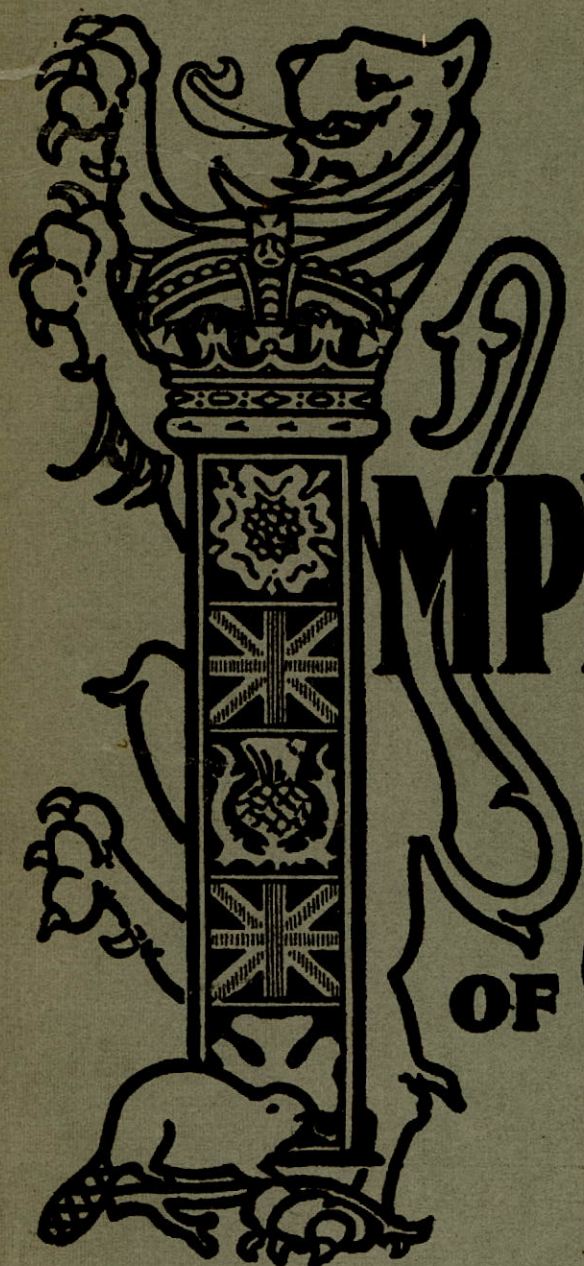




IMPERIAL BANK OF CANADA

FORTIETH
ANNUAL REPORT
PRESENTED TO THE
SHAREHOLDERS
MAY 26, 1915

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Imperial Bank of Canada

Head Office: Toronto

ESTABLISHED 1875

CAPITAL AUTHORIZED . \$10,000,000.00

CAPITAL PAID UP . . . 7,000,000.00

RESERVE FUND . . . 7,000,000.00

Fortieth Annual Report

1915

Imperial Bank of Canada

ESTABLISHED 1875

CAPITAL (AUTHORIZED) - - -	\$10,000,000.00
CAPITAL (PAID UP) - - -	\$7,000,000.00
RESERVE FUND - - - -	\$7,000,000.00

DIRECTORS

PELEG HOWLAND.....	PRESIDENT.
ELIAS ROGERS.....	VICE-PRESIDENT.
WM. RAMSAY of Bowland, Stow, Scotland.	J. KERR OSBORNE.
HON. RICHARD TURNER, Quebec.	WM. HAMILTON MERRITT, M.D., St. Catharines.
W. J. GAGE.	SIR JAMES A. M. AIKINS, K.C., M.P., Winnipeg.
HON. W. J. HANNA, M.P.P.	JOHN NORTHWAY.
	J. F. MICHIE.

HEAD OFFICE, TORONTO

E. HAY, GENERAL MANAGER,	W. MOFFAT, ASST. GENERAL MANAGER.
G. D. BOULTON, CHIEF INSPECTOR.	A. E. PHIPPS, WESTERN SUPERINTENDENT.

BRANCHES

PROVINCE OF ONTARIO.

TORONTO—

Wellington and Leader Lane (Head Office).....	G. G. LEMESURIER.....	Manage
Yonge and Queen Sts.....	A. R. MARTIN.....	Ass't.
Yonge and Bloor Sts.....	A. R. CAPREOL.....	"
Yonge and Ann Sts.....	J. D. LEWIS.....	"
King and York Sts.....	R. S. GALBRAITH.....	Act'g
Market Branch.....	E. H. ANDERSON.....	"
King and Spadina Ave.....	C. S. WATSON.....	"
Bloor and Lansdowne Ave.....	H. C. HOUSTON.....	"
King and Sherbourne Sts.....	E. N. BATE.....	Act'g
Bathurst and Dupont Sts.....	G. C. POSTER.....	"
Queen St. and Palmerston Ave.....	H. H. MORGAN.....	"
Adelaide and Victoria Sts.....	B. E. YOUNG.....	"
Davisville.....	R. ARKELL.....	"
Dundas and Bloor Sts.....	E. D. GATES.....	"
Queen St. and Roncesvalles Ave.....	H. P. TAYLOR.....	"
Queen St. and Kingston Rd.....	D. COULSON, Jr.....	"
Wellesley-Sherbourne Sts.....	W. F. ALLOWAY.....	"
AMHERSTBURG.....	F. G. COY.....	"
AURORA.....	C. A. CUDDY.....	"
BELWOOD.....	G. L. ALEXANDER.....	"
BOLTON.....	W. T. CARTHEW.....	Acct. in charge.
BRANTFORD.....	J. F. WARBRICK.....	Manager.
CALEDON EAST.....	H. T. WATT.....	"
COBALT.....	(Sub-branch to Bolton).	"
COCHRANE.....	C. H. LLOYD.....	"
COTTAM.....	C. A. HAMILTON.....	"
ELK LAKE.....	(Sub-branch to Essex).	"
ESSEX.....	J. CAMPION.....	Act'g
FERGUS.....	W. A. CLARK.....	"
FONTHILL.....	E. C. ROBERTS.....	"
FORT WILLIAM.....	F. A. BLACK.....	"
GALT.....	M. COCHRAN.....	"
	W. B. POWELL.....	"

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PROVINCE OF ALBERTA.

ATHABASCA.....	E. J. CASE.....	Manager
BANFF.....	H. ROBERTS.....	"
CALGARY.....	A. R. B. HEARN.....	"
" (EAST END).....	G. I. B. BELL.....	"
EDMONTON.....	G. R. F. KIRKPATRICK.....	"
" (WEST END).....	W. A. WRIGHT.....	Ass't
" (NORTH END).....	C. L. GRIDDALE.....	"
" (SOUTH).....	R. P. SCHURMAN.....	Acct. in charge.
LETHBRIDGE.....	M. R. HAY.....	Manager
MEDICINE HAT.....	W. R. SEATLE.....	"
MILLET.....	R. G. WILKINSON.....	"
REDCLIFF.....	(Sub-branch to Wetaskiwin).	"
RED DEER.....	B. E. HOWARD.....	"
WETASKIWIN.....	W. K. WICKENS.....	"
	H. W. WRIGHT.....	"

1x

PROVINCE OF BRITISH COLUMBIA.

ARROWHEAD.....	(Sub-branch to Revelstoke).	
ATHALMER.....	I. C. WEDD.....	Manager
CHASE.....	(Sub-branch to Kamloops).	"
CRANBROOK.....	H. W. SUPPLE.....	"
FERNIE.....	A. M. OWEN.....	"
GOLDEN.....	W. R. GRUBBE.....	"
KAMLOOPS.....	J. G. GILLESPIE.....	"
NATAL.....	C. W. READE.....	"
NELSON.....	J. H. D. BENSON.....	"
REVELSTOKE.....	A. B. McCLENEGHAN.....	"
VANCOUVER.....	A. JUKES.....	"
" (Fairview).....	J. S. GIBB.....	"
" (Hastings and Abbott Sts.).....	A. R. GREEN.....	"
VICTORIA.....	J. M. LAY.....	"
" (Douglas Street).....		

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Imperial Bank of Canada

Agents and Correspondents

CANADA	Bank of Montreal.
	Lloyds Bank Limited.
GREAT BRITAIN AND IRELAND	Manchester and Liverpool District Banking Co. Limited.
	The Commercial Bank of Scotland Limited.
	Bank of Ireland.
FRANCE	Crédit Lyonnais.
	Lloyds Bank (France) Ltd., Paris.
UNITED STATES . .	NEW YORK—Bank of the Manhattan Company.
	Bank of America.
	Bankers Trust Co.
	National Bank of Commerce.
	National City Bank.
	Merchants National Bank.
	Hanover National Bank.
	BOSTON—National Shawmut Bank.
	BUFFALO—Bank of Buffalo.
	The Marine National Bank.
	CHICAGO—First National Bank.
	Corn Exchange National Bank.
	CLEVELAND—First National Bank.
	DETROIT—First and Old Detroit National Bank.
	DULUTH—First National Bank.
	MINNEAPOLIS—First and Security National Bank.
	PHILADELPHIA—Farmers & Mechanics National Bank.
	Franklin National Bank.
	Fourth St. National Bank.
	Philadelphia National Bank.
	PITTSBURGH—Bank of Pittsburgh.
	PORTLAND, ORE.—United States National Bank.
	SAN FRANCISCO—Wells Fargo Nevada National Bank.
	SEATTLE, WASH.—Seattle National Bank.
	SPOKANE—Exchange National Bank.
	ST. PAUL—First National Bank.
CHINA AND JAPAN .	Hong Kong & Shanghai Banking Corporation.
AUSTRALIA	
NEW ZEALAND . . .	Union Bank of Australia.
TASMANIA	Bank of New South Wales.
SANDWICH ISLANDS	Yokohama Specie Bank.
	Bank of Hawaii, Limited.
SOUTH AFRICA . . .	Standard Bank of South Africa Limited.
INDIA	National Bank of India Ltd.

Imperial Bank of Canada

PROCEEDINGS

OF THE

FORTIETH ANNUAL MEETING OF THE
SHAREHOLDERS.

*Held at the Banking House of the Institution in Toronto,
on Wednesday, 26th May, 1915, at 12 noon.*

The Fortieth Annual General Meeting of the Imperial Bank of Canada was held in pursuance of the terms of the Charter at the Banking House of the Institution, 26th May, 1915.

There were present, among others:—Messrs. Walter J. Barr, Peleg Howland, J. Kerr Osborne, William Ramsay (of Bowland, Stow, Scotland), Cawthra Mulock, Elias Rogers, E. Hay, J. F. Michie, Hon. W. J. Hanna, John Northway, W. J. Gage, Alfred Bicknell, N. G. Leslie (Winnipeg), Henry Swan, W. C. Harvey, Andrew Semple, Dr. Thomas Armstrong, Alex. C. Morris, John T. Small, William Crocker, H. C. Boomer, Hon. Thomas Crawford, Frank Russill, Dr. Frank Beemer, L. H. Baldwin, Dr. F. LeM. Grasett, A. E. Phipps (Calgary), A. A. McFall (Bolton), Dr. Chas. O'Reilly, J. F. Gillespie, J. G. Boyce, H. Crewe, J. C. Black, Jas. W. Bain, O. F. Rice, W. H. Knowlton, J. A. Macintosh, W. Chapman, J. K. Fisk, J. Gordon Jones, George T. Scheibe, James Scott, A. P. Burritt, W. A. Mitchell, Archibald Foulds, F. H. Gooch, W. Gibson Cassels, W. H. Cawthra, J. F. Ellis, Albert A. Thompson, R. W. Thompson, N. Robertson, Henry W. Evans, Major W. Napier Keefer, M.D., Sir Edmund Osler, W. G. More, John Appleton, Richard Tew, J. P. Watson, G. G. LeMesurier, W. J. Waugh (Hamilton), H. L. Stark, Thomas Long, J. C. Moor, F. D. Brown, Rev. T. W. Paterson, E. S. Houston (Ottawa), R. J. Dilworth, A. Knowlton, J. W.

Imperial Bank of Canada

Beaty, Judge McIntyre (Whitby), Geo. W. Howland, W. C. Crowther, B. Pontifex, John B. Laidlaw, John F. McKay, F. McPhillips, R. W. Leonard (St. Catharines), F. Roper.

THE PRESIDENT, Mr. Peleg Howland, in the Chair, having called the meeting to order, and having read the notice calling the meeting, said—I would ask Mr. Hay, General Manager, to act as Secretary to the meeting. The first duty is, I believe, to consider the minutes of the last meeting. With your approval we will consider them as read. Is that satisfactory, gentlemen? (Consent given.)

It was then moved by Rev. T. W. Paterson, seconded by Mr. Andrew Semple, that Mr. W. Gibson Cassels and Mr. A. P. Burritt be and are hereby appointed Scrutineers. (Carried.)

THE PRESIDENT.—I will ask the Secretary now to read the Report of the Directors to the Shareholders. Mr. Hay then read the Annual Report and Auditors' Certificate as follows:—

THE REPORT.

The Directors beg to submit to the Shareholders the Fortieth Annual Report and Balance Sheet of the affairs of the Bank as on 30th April, 1915, together with a Statement of Profit and Loss Account, giving the result of the operations of the Bank for the year ended on that day.

The net profits of the Bank, after making provision for bad and doubtful debts, for interest on unmatured bills under discount, and for payment of all Provincial and Municipal taxes, amounted to \$1,031,359.08 being at the rate of 7.366% upon the paid-up Capital and Reserve Fund.

There was brought forward from last year the balance of Profit and Loss Account..	1,265,919.12
Making a total Profit and Loss Account to be applied of	<u>\$2,297,278.20</u>

Imperial Bank of Canada

This amount has been distributed as follows:

(a) Dividends at the rate of 12% per annum, amounting to.....	\$ 840,000.00
(b) Annual contribution to Officers' Pension and Guarantee Funds.....	7,500.00
(c) Provision for depreciation in Securities and for contingencies.....	400,000.00
(d) Special contributions:	
Patriotic Fund subscription,	
\$25,000 (40% paid).....	\$10,000
Red Cross Fund.....	3,000
Belgian Relief Fund.....	1,000
	14,000.00
(e) Dominion Government War Tax on Bank Circulation from 1st January to 30th April, 1915.....	17,788.97
(f) Auditors' Fees.....	5,000.00
(g) Balance of Account carried forward....	1,012,989.23
	\$2,297,278.20

New Branches of the Bank have been opened during the year:

In Ontario—Toronto, Yonge and Ann Streets; Sault Ste. Marie, James Street; Niagara Falls, Queen and Ontario Streets; and at Welland, West Side.

British Columbia—Victoria, Douglas Street and Athalmer.

Branches at Humber Bay (Toronto); Invermere and Wilmer; Main Street Branch, Vancouver, B.C.; Maisson-euve, P.Q., and Portage Avenue Branch, Winnipeg, have been closed.

Imperial Bank of Canada

It is with profound regret that your Directors have to report the death of the late President and General Manager, Mr. D. R. Wilkie, who was stricken suddenly by apoplexy on 17th November, 1914; of the Hon. Robert Jaffray, President at the time of his death, 16th December, 1914; and of Mr. E. W. Cox, on 27th June, 1914, a Director only since the previous annual meeting. Mr. Peleg Howland has been elected President, and Mr. Elias Rogers, Vice-President. Hon. W. J. Hanna, Mr. John Northway and Lieut.-Col. J. F. Michie have been added to the Board to fill the vacancies.

The position of General Manager has been filled by the appointment of the Assistant General Manager, Mr. Edward Hay

The Head Office and Branches of the Bank, now numbering 125, have been carefully inspected during the year. The Head Office and the principal Branches have also been examined by the special Auditors appointed at the last Annual Meeting, whose report will be found attached to the statement now presented.

The Directors have much pleasure in testifying to the faithfulness and efficiency of the staff.

The whole respectfully submitted.

PELEG HOWLAND,
President.

Imperial Bank of Canada

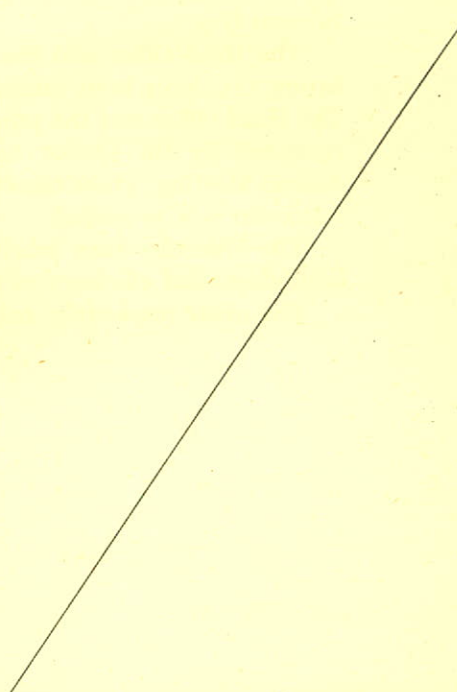
PROFIT AND LOSS ACCOUNT

30TH APRIL, 1915

Dividend No. 96, for three months at the rate of 12% per annum (paid 1st of Aug- ust, 1914).....	\$210,000.00
Dividend No. 97, for three months at the rate of 12% per annum (paid 1st of No- vember, 1914)....	210,000.00
Dividend No. 98, for three months at the rate of 12% per annum (paid 1st of Feb- ruary, 1915).....	210,000.00
Dividend No. 99, for three months at the rate of 12% per annum (paid 1st of May, 1915).....	210,000.00
	<u>\$ 840,000.00</u>
Annual Contribution to Offi- cers' Pension and Guarantee Funds.....	7,500.00
Provision for depreciation in Securities and for Conting- encies.....	400,000.00
Special Contributions Patriotic Fund...	
(Subscription \$25,000.00)	
40% Paid.....	\$10,000.00
Red Cross Fund.....	3,000.00
Belgian Relief Fund.....	1,000.00
	<u>14,000.00</u>
Dominion Government War Tax On Bank Circulation from 1st Jan., 1915, to date	17,788.97
Auditors' Fees.....	5,000.00
Balance of Account carried forward.....	1,012,989.23
	<u><u>\$2,297,278.20</u></u>

Balance at credit of account
30th April, 1914, brought
forward.....\$1,265,919.12

Profits for the twelve months
ended 30th April, 1915, after
deducting charges of manage-
ment and interest due de-
positors, and after making
provision for bad and doubt-
ful debts and for rebate on
bills under discount..... 1,031,359.08



\$2,297,278.20

RESERVE FUND.

Balance at Credit of Account.....\$7,000,000.00

PELEG HOWLAND,
President.

E. HAY,
General Manager.

Imperial Bank of Canada

FORTIETH ANNUAL

30TH APRIL,

LIABILITIES.

Notes of the Bank in circulation.....	\$ 4,528,252.00
Deposits not bearing interest.....	\$ 7,815,803.18
Deposits bearing interest, including interest accrued to date of Statement..	47,266,100.92
	55,081,904.10
Balances due to other Banks in Canada.....	14,831.53
Due to Banks and Banking Correspondents in the United Kingdom.....	292.53
Due to Banks and Banking Correspondents elsewhere than in Canada and the United Kingdom.....	671,301.21
Acceptances under Letters of Credit (as per contra)....	48,676.80
	\$60,345,258.17
Total Liabilities to the Public.....	7,000,000.00
Capital Stock paid in.....	\$ 7,000,000.00
Reserve Fund Account.....	210,000.00
Dividend No. 99 (payable 1st May, 1915) for three months, at the rate of 12% per annum.....	1,012,989.23
Balance of Profit and Loss Account carried forward.....	8,222,989.23

AUDITORS' REPORT TO SHAREHOLDERS.

We have compared the above Balance Sheet with the books and accounts at the Chief Office of Imperial Bank of Canada and with the certified returns received from its Branches, and after checking the cash and verifying the securities at the Chief Office and three of the principal Branches on 30th April, 1915, we certify that in our opinion such Balance Sheet exhibits a true and correct view of the Bank's affairs according to the best of our information, the explanations given to us and as shown by the books of the Bank.

In addition to the examinations mentioned, the cash and securities at the Chief Office and five of the principal Branches were checked and verified by us during the year and found to be in accord with the books of the Bank.

All information and explanations required have been given to us and all transactions of the Bank which have come under our notice have in our opinion been within the powers of the Bank.

R. J. DILWORTH,
of Clarkson, Gordon and Dilworth, C.A.

GEORGE HYDE,
of Macintosh and Hyde, C.A.

\$75,568,247.40

Imperial Bank of Canada

BALANCE SHEET

1915

ASSETS.

Current Coin held by the Bank.....	\$ 1,619,399.77	
Dominion Government Notes.....	13,428,609.00	
		\$15,048,008.77
Deposit with the Minister for the purposes of the Circulation Fund.....		328,005.57
Notes of other Banks.....		436,479.00
Cheques on other Banks.....		1,949,611.32
Balances due by other Banks in Canada.....		476,549.68
Due from Banks and Banking Correspondents in the United Kingdom.....		523,995.32
Due from Banks and Banking Correspondents, elsewhere than in Canada and the United Kingdom....		3,234,212.77
		<u>\$21,996,862.43</u>
Dominion and Provincial Government Securities, not exceeding market value.....	\$ 666,360.10	
Canadian Municipal Securities, and British, Foreign and Colonial Public Securities other than Canadian.....	1,070,713.75	
Railway and other Bonds, Debentures and Stocks, not exceeding market value.....	927,041.90	
		2,664,115.75
Loans to Cities, Towns, Municipalities and School Districts.....	\$ 7,432,334.55	
Call and Short Loans (not exceeding thirty days) in Canada on Bonds, Debentures and Stocks.....	3,966,959.85	
Call and Short Loans (not exceeding thirty days) elsewhere than in Canada.....	7,000.00	11,406,294.40
		<u>\$36,067,272.58</u>
Other Current Loans and Discounts in Canada (less rebate of interest).....		36,245,617.96
Liabilities of Customers under Letters of Credit (as per contra).....		48,676.80
Overdue Debts (estimated loss provided for).....		86,564.50
Real Estate (other than Bank premises).....		164,922.91
Mortgages on Real Estate sold by the Bank.....		458,586.33
Bank Premises, at not more than cost, less amounts written off.....		2,448,493.17
Other Assets, not included in the foregoing.....		48,113.15
		<u><u>\$75,568,247.40</u></u>

PELEG HOWLAND,
President.

E. HAY,
General Manager.

Imperial Bank of Canada

THE PRESIDENT'S ADDRESS.

THE PRESIDENT.—In rising to move the adoption of the Report, my first duty is to refer to the extraordinary combination of circumstances which has placed me in this position.

Since the last Annual Meeting the Bank has lost through death its President and General Manager, its Vice-President, a Director and its Chief Counsel and Solicitor.

Mr. E. W. Cox died in London only a short time after his election to the Board, and before he had an opportunity of taking his seat.

In October, Mr. James Bicknell, the Bank's Solicitor, died of pneumonia, after a very short illness. He was one of the leading commercial lawyers in Canada, and was besides endowed with more than ordinarily good business judgment.

On November 17th, Mr. Wilkie was stricken down by apoplexy. Mr. Wilkie had been the General Manager of the Bank ever since its establishment in 1875, and its President and General Manager since 1906. This is the first Annual Meeting at which he has not been present. I am sure you must all regret his absence.

His devotion to the interests of the Bank was extraordinary; it was first in his thoughts, and he was prepared to make any sacrifice of time and energy on its behalf. There is no doubt that his anxiety for the outcome of the crisis through which the world has been passing had something to do with hastening his end. He was a sound banker; he was also public-spirited, and his ability, forcefulness and foresight had an influence on the general affairs of the country, as well as on its banking. He was President of the Bankers' Association at the time of his death.

On December 16th, just about a month after Mr. Wilkie's death, the Honorable Mr. Jaffray, who had been elected to

Imperial Bank of Canada

the Presidency, died after a very short illness; he had reached an advanced age, but was so active in body and clear in mind that it was thought the benefit of his judgment and services to the Institution would be available for many years.

Suitable resolutions have been passed by the Board, which, with your concurrence, will be printed in the proceedings of this meeting.

Mr. Elias Rogers has been elected Vice-President, and the Directors have done me the honor to elect me to the Presidency.

The vacancies on the Board have been filled by the election of the Hon. Mr. Hanna, Mr. Jno. Northway and Colonel Michie, who are all well known to you. The Bank can be congratulated upon having obtained their services.

You will be interested in knowing that one of your Directors, Major Wm. H. Merritt, has volunteered for active service and has left for Europe in command of a battery of artillery.

Upon Mr. Wilkie's death, Mr. Edward Hay, who joined the Bank before it opened its doors in 1875, and who had been occupying the position of Assistant General Manager since 1902, was appointed General Manager, and I am sure he will successfully conduct the affairs of the Institution, and that he will have able assistance from the other members of the Executive.

The Chief Inspector, Mr. W. Moffat, has been made Assistant General Manager, and Mr. G. D. Boulton promoted to the position of Chief Inspector. Our Chief Western Inspector, Mr. A. E. Phipps, has been given the title of Western Superintendent.

Referring to the Report, you will notice that profits this year are reduced. This was to be expected. Strong as was the position of the Bank, when war broke out it was thought

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advisable to immediately further increase its holdings of actual cash in order to be ready for any possible emergency, and these cash holdings have continued large, the proportion to liabilities on April 30th being considerably higher than last year. Interest rates in Great Britain and the United States have been unusually low, so that funds held abroad in order to be readily available have earned a comparatively small return. Note circulation has shrunk with the reduction of the business of the country, which reduction has also diminished the returns for exchange and collections.

Here are some figures that will show the state of affairs for the past four months, and which it seems to me may be taken as some guide to the future.

The number of immigrants coming into Canada during the period from January 1st to April 30th, 1915, was 16,145, as against 69,823 for the same period in 1914.

The building permits granted in thirty-one principal cities for the four months of 1915 are reported as amounting to \$7,622,757, as against \$27,282,971 in 1914.

The bank clearings for the four months of 1915 are reported as \$2,239,968,179, as against \$2,642,864,629 in 1914 for the same period.

The receipts of the three great railroads for the four months of 1915 are given as \$46,938,370, as against \$55,965,687 in the four months of 1914.

These conditions have prevailed in spite of the very large expenditures of the different Governments, including our own on supplies and munitions for use in carrying on the war, and in spite of the increased return in dollars and cents for our 1914 crop, short as it was, compared with that of 1913. Prices had so advanced that the Government estimate of the value of the field crops of Canada in 1914 is \$638,580,300, as compared with \$552,771,500 in 1913. It is strange in

Imperial Bank of Canada

this young and growing country to note that notwithstanding the immigration of 384,878 persons, the total acreage of field in crops in 1914 was 35,102,175, as compared with 35,371,430 in 1913, a reduction of about 270,000 acres.

Undoubtedly we were getting well into our period of retrenchment when the war began, and had it not broken out would have been facing a more serious commercial condition than we are to-day.

As it is we are getting the benefit of the increased prices for grains and produce, have disposed of large numbers of horses, many of our factories that otherwise would have been idle or slack have been busily employed, and the problem of the unemployed has been at least partially solved.

Our Branch Managers have all sent in recent reports with reference to their districts. These would indicate that manufacturers other than those engaged on war orders are not busy, that wholesalers and retailers are dull, but hopeful, and that generally speaking there is an increased acreage in grain, with good prospects, though in parts of the north-west there has been some damage from frost, from high winds and from lack of rain. (I am glad to be able to state that a good rainfall has taken place since.) A hopeful feature of the situation is the probable near approach of the long deferred business revival in the United States; its arrival would materially help our paper, pulp and lumber interests. The realization, too, of our expected large crops at present high prices (No. 1 northern wheat in Winnipeg was on May 7th, \$1.62 $\frac{3}{8}$ per bushel, compared with 92 $\frac{3}{4}$ cents last year on same date) would give an enormous return, and go a long way towards bringing about liquidation, but would not restore the prosperity which we so long enjoyed, and which it would seem to me can only come again as a slow process, when the needs of the country have grown to

Imperial Bank of Canada

require the over supply of equipment of all descriptions, which has been provided through the optimism of the lender and of the borrower.

When the war ceases, and all will join fervently in the wish that it may be soon, I would think that the process of recovery would be retarded, and the effect of the taxation, which will necessarily be very heavy, will then be severely felt.

I venture to express the hope that at that time immigrants only of a very high standard will be permitted to enter this country, and that regulations will be very strictly enforced.

The war tax on note circulation now imposed is a heavy one, and in the case of this Bank, in conjunction with stamps, will probably amount in a year to nearly $1\frac{1}{4}\%$ of its capital. It is very difficult during such times to load this off on the borrower, so that taking all things into consideration it would appear to be proper to look forward to further reduction in banking profits.

There is a disposition to feel that the Banks are being burdened with rather more than their fair share of the load of emergency taxation, but the Government did great service in the promptness when the war opened, with which the Finance Minister took action to prevent the hoarding of gold, so perhaps we should not grumble.

Under existing conditions it has been thought prudent to take \$400,000 from Profit and Loss Account to provide for shrinkage in securities and for contingencies; this, if the contingencies do not arise and values recover with cheaper money, will help to maintain the reserves of the Bank. I hope our action may commend itself to you.

Your approval is also asked, and I am sure will readily be given, of subscriptions to the Canadian Patriotic Fund,

Imperial Bank of Canada

the Red Cross Fund and the Belgian Relief Fund, as shown in the Report.

The Auditors of the Bank, whom you appointed last year, will present themselves for re-election. At one time I was opposed to outside audits for Banks. I have changed my mind. I am satisfied that carefully conducted, as has been the audit of this Bank, they may be the cause of much satisfaction to the Staff, Board and Shareholders.

Before closing I would like to bear my personal testimony to the loyalty and zeal of the Staff of the Bank. My opinion has been formed, I may say, from observation, the perusal of correspondence and personal contact.

We have a number of very encouraging telegrams here from Managers in the different districts which we would be very glad if Mr. Hay would read after this address, if it is desirable.

I beg to move the adoption of the Report, seconded by Mr. Elias Rogers, the Vice-President.

THE VICE-PRESIDENT, Mr. Elias Rogers, then said:—

I have much pleasure in seconding the adoption of the Report, and also without elaboration in most heartily seconding what the President has said in his address, except that perhaps I am a little more optimistic than his remarks might be construed to mean.

Canada is undoubtedly a great country, young, it is true, but the progress made in the last fifteen years has been most remarkable, and with almost unlimited undeveloped natural resources I am exceedingly optimistic as to its future, and especially the future of this Bank. As indicated in the President's address, there was a decrease in the amount of land under cultivation 1913-1914 of about 270,000 acres, but it should be known that there is, at the very least, 15% (principally wheat) more land under cultivation this year (1915)

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than in the year 1914, and since I have had an opportunity of knowing what Mr. Howland was going to say, I have ascertained that the rainfall up to a recent date in this year in Saskatoon district was 1.6 inches as compared with 1.75 in the whole of last year. In the Medicine Hat district the rainfall has been 3.2 inches this year, as against practically nothing last year. In Calgary district it has been 2.4, or at least twice as much as the whole of last year. In the Lethbridge district it has been 2 inches already this year, as against practically none last year. In South Saskatchewan there has very recently been five days of continued rainfall. These figures, together with the prospective prices mentioned by Mr. Howland, to my mind, are most encouraging as to the prospects up to the present time of this year's western grain production. In the Calgary district alone in the year 1914, 281,188 head of horses, cattle, hogs and sheep were exported, as against 83,252 head the previous year. The value of these exports last year, in round figures, was \$6,500,000. I do not have the figures for the other districts. In Ontario and eastern Provinces the conditions are well known.

As to the Bank, it is well organized, and has a splendid staff of officers, a large number of the Managers having been in the Bank's service for many years. Mr. Leslie, Manager at Winnipeg, has occupied that position for a long time. His management, as well as that of other Managers, has been most efficient. He is present to-day, and I hope we will hear from him before the meeting closes. Mr. Moffat, the Assistant General Manager, formerly Chief Inspector, had banking experience before coming to the Imperial, and has now been with this Bank thirty-four years. He deserves special mention on account of his ability, experience and untiring efforts in the interests of the Bank. Mr. Boulton,

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who succeeds Mr. Moffat as Chief Inspector, is a comparatively young man, but has been in the Bank's service as boy and man thirty-two years. Mr. Phipps, Western Superintendent, has been with the Bank twenty-four years, and is also present, and will doubtless have something to say about Western conditions.

I can corroborate all that the President has said about the loyalty and zeal of the staff as a whole, and the exceedingly favorable statement under the prevailing conditions, which is now presented, is almost entirely due to the effective service and co-operation of the General Manager, Managers and Staff.

The Bank has for a number of years foreseen the inevitable result of over-speculation in land, etc., and apart from the war, has expected and prepared for the slump in prices which has occurred.

It is rather remarkable, but it may be worth mentioning, that the exports from Great Britain for the month of January last were \$12,845,416, as against \$9,273,017 in the same month last year, and in February the exports were \$14,461,712, as against \$7,223,573 the previous year.

Regarding this most disastrous war, I am a peace man myself, but believe in the immorality of non-resistance. In all communities we find those who require to be restrained by physical force—lunatics, drunkards, thieves, murderers, and disturbers of the peace. As in communities, I do not know of any good reason why throughout the civilized world, law and order should not prevail. Germany, apparently, went mad over militarism, and must be subjected, and I am greatly in hopes that the ultimate outcome of this war will be an international court, with an international police to enforce the decision of the court, and international control of all armaments. I think the President has cor-

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rectly indicated present conditions and the immediate effect in this country, and it is unnecessary for me to add anything in that connection.

Before taking my seat I want to say that in the election of Mr. Howland as President, a wise step was taken by the Directors. I have known Mr. Howland for many years, and have always regarded him as a man above reproach, also of sound business judgment. He was on the staff of the Bank in the early years, and since he has been on the Board in recent years has given a good deal of time and attention to the Bank's affairs. His father was one of my best friends, and, as you all know, was President of the Bank from its organization in 1875 until his death, in 1902.

I beg to second the adoption of the Report. (Applause.)

THE PRESIDENT.—Gentlemen, before the motion is put, I would ask the General Manager, Mr. Hay, to make a few remarks on the Statement.

In response to the President's request, Mr. Hay dealt with the various items of the balance sheet submitted, and in course of his remarks referred to the earnings of the past year as follows:—

MR. HAY.—Although the net earnings fall short of the previous year I am sure that you will readily understand the causes when you bear in mind the extraordinary conditions covering the entire period, which conditions still continue. While this Bank has always made a feature of maintaining strong cash reserves, a policy in which the Directors and Executive at all times fully concur, as indicated by the balance sheet before you, we have been more particularly cautious during the past year in this respect. This has necessarily curtailed our profit earning capacity to some extent, and I fear we are doomed to suffer further from a continued period of depression.

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Recognizing the marked depreciation in the present market value of all securities and probable continued depression, I am sure you will appreciate the wisdom of your Directors in transferring from Profit and Loss Account a substantial sum to meet such contingencies. Financial conditions in Canada and around us were none too good when the unexpected war was forced upon us without warning. The effects were startling and unprecedented in the world's history as evidenced by the closing of all Exchanges, the advance in the "Bank rate" to 10% and the extraordinary rise in Sterling to \$7 per £1.

Turning to the balance sheet and comparing it with a year ago, you will note the present reduction in deposits which is perhaps more apparent than real—owing to the fact that a year ago the figures were somewhat abnormal on account of certain special Government deposits, which we then enjoyed, and which have in the ordinary course of business been withdrawn for the purposes originally intended. I might also refer to the somewhat larger amount due to other banks and banking correspondents elsewhere than in Canada and the United Kingdom. These represent mainly amounts collected for American correspondents in the ordinary course of business, but owing to the high rate of exchange between Canada and the States our friends prefer to leave their balances with us for the present.

As already pointed out, you will note that our holdings in current coin and Dominion notes amount to \$15,048,000, which of course are included in the total of \$36,000,000 liquid assets that are realizable irrespective of trade conditions, representing over 57% of our total liabilities to the public.

Although Current Loans and Discounts in Canada (now amounting to \$36,245,000), show a slight reduction during

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the past year, this is due to a general shrinkage in business rather than any effort on the Bank's part to unduly limit credits extended to borrowing customers for legitimate purposes. The Bank has at all times realized its responsibility to the public in this respect, and we have not hesitated to extend credits even in the darkest days to carry on the commerce and industries of the country requiring such assistance.

THE PRESIDENT.—Are there any questions or remarks, gentlemen? If not, I will now put the motion. It is moved by myself, seconded by the Vice-President, Mr. Rogers, that the Report which has been read be adopted, printed and circulated amongst the Shareholders. (Motion carried.)

THE PRESIDENT.—I would ask Mr. Hay to read the resolutions that were passed by the Board of Directors, with reference to the late Mr. Wilkie and the late Mr. Jaffray, and which will be embodied in the proceedings of this meeting.

MR. HAY read resolutions of condolence *re* the late Mr. D. R. Wilkie and the late Hon. Robert Jaffray as appended at the end of these proceedings.

THE PRESIDENT.—The next motion is the appointment of Auditors for the Shareholders.

MR. J. B. LAIDLAW.—Mr. President, I am very glad to learn from your remarks that the audit has been, not only in compliance with the law, but satisfactory to the Officers and Directors, and I desire to move that Mr. R. J. Dilworth, Toronto, and Mr. George Hyde, of Montreal, be re-appointed Auditors of the Bank for the ensuing year at a remuneration not to exceed \$5,000.

MR. WALTER J. BARR.—I have great pleasure in seconding the motion.

THE PRESIDENT put the motion, which was declared carried.

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SIR EDMUND OSLER, M.P.—Mr. Chairman, I have great pleasure in moving that the thanks of the Shareholders be, and are hereby tendered to the President, Vice-President and Directors of the Bank for their services during the past year. It is no light task to be a Director of a bank, and do one's duty in ordinary times, but in times such as we are passing through now, the responsibility is exceedingly heavy. You have had very serious changes made in your directorate during the past year, and I must congratulate you upon the men you have chosen to fill the vacancies. I am quite sure that they are men who have the interests of the Bank at heart, and will always have a keen interest in the Bank's success, and I am certain the Directors of the Bank will keep before them this one thing, namely, that in these days, safety comes first and profits afterwards. I have great pleasure in moving the vote of thanks.

MR. A. A. McFALL.—I have much pleasure in seconding this motion.

THE PRESIDENT.—I appreciate very much personally this motion which has been presented. I suppose the proper order is to present the motion first for adoption. (Motion adopted.)

This motion has been carried. We have with us to-day Mr. William Ramsay, who now resides, and has resided for many years in Scotland, but pays periodical visits to this country more especially to look after the affairs of this Bank. He was one of the original founders of the institution, and I am going to ask Mr. Ramsay if he will be so good as to say a few words in response to this resolution.

MR. RAMSAY.—Mr. Chairman and Gentlemen, on behalf of the Directors, I beg to thank you for this vote of thanks you have so kindly passed. It is an evidence of your faith and appreciation of the efforts of the Directors in the interests of the Bank.

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At this time my memory goes back to the earliest days of the Imperial Bank. Many Directors have come and gone since those days. Forty years is a long distance to look ahead, but after a certain time of life it does not seem so long to look back. I go back to those days thinking of the little office on Toronto Street, no larger than this room in which we are met, and I think we were happy in our choice of the word "Imperial." We were thrice fortunate in the choice of our General Manager and President, the late Mr. Wilkie and President Howland, the father of our present President. Things have grown wonderfully since then. Mr. Wilkie came to us a young man; he soon developed great ability and foresight, and the evidence of that is in this statement to-day, and in our offices from the Atlantic to the Pacific. He was a man, as many of you know, of strong individuality, and at the same time socially a charming personality; a true son of Canada, he always took a sincere interest in that which pertained to the Dominion and to the Empire at large. His efforts soon developed a wonderful success, and I may say his great success in the development of the Bank reflected to a great extent to the credit of your Directors, and evidence of that is to be found in your resolution here to-day.

MR. OSBORNE.—I desire to thank you personally, and on behalf of my colleagues for the motion which you have carried to-day. As Sir Edmund Osler says, it is quite a responsibility for any man to become a bank Director at any time, but more particularly when the times are so troublesome and difficult as they are now, and I can assure you I believe every Director of the Imperial Bank feels his responsibility very much, but none of us shirk that responsibility, and we are endeavoring to carry on the affairs of the Bank in the very best interest of the Shareholders.

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THE PRESIDENT.—I will ask the Hon. Mr. Hanna, who has lately joined the Board, if he will say something.

MR. HANNA.—Mr. President and Gentlemen, I have no intention of attempting to say a word about banking on this occasion. My principal business, as a very recent member of the Board, is to watch the course of the older Directors in the conduct of the Bank. I, however, perhaps can scarcely let this opportunity pass without referring to a subject that I am sure must be present to the minds of all those who have been for any length of time, at least, associated with the Imperial Bank. Reference has been repeatedly made to the death of the late President of the Bank, and at the head of it from its organization, some forty years ago, Mr. D. R. Wilkie. It was my privilege, and a great privilege I deemed it, to enjoy his acquaintance for now some eight or ten years—not only the acquaintance, but to some extent the confidence of Mr. Wilkie. I just wish to add that it has not been my privilege to be acquainted with any man whose confidence in a measure, and whose respect, I enjoyed more than that of our late lamented President and General Manager. It has been fairly said, that this loss is not only to the Bank, but to the Province and to the Dominion. I have not much doubt as has been suggested here, that the conditions of to-day, and which extend the world over, and seem for the moment to be growing worse, contributed largely to the somewhat unexpected death of the late President.

MR. THOMAS LONG.—Mr. President, I beg to move that the thanks of the Shareholders be given to the General Manager, Assistant General Manager, and the other Officers of the Bank for their attention to the interests of the Bank, and for the efficient performance of their respective duties.

Mr. President, in moving this resolution, if you will permit me, I would like to make a remark or two about the

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late President of the Bank. I am sure we all miss to-day the presence of both Mr. Wilkie and Mr. Jaffray. I have had the pleasure of knowing Mr. Wilkie since 1876, when I had an opportunity of buying a few of the shares of the Bank, and which I am glad to say I still hold. Mr. Wilkie was an ideal banker. This is a very large Bank now, and I am very pleased to be able to say so, but when Mr. Wilkie was placed as General Manager of this Bank, while it was a sound institution, it was not very large in either capital or rest. Now, to-day, we find it one of the largest in the country, and one that I am sure is a credit to the shareholders, a credit to the depositors and a credit to the public. This is due, I believe, in a great measure to the good guidance and management of the late Mr. Wilkie, together with the efficient Board that he always had the pleasure of having counsel with. I don't think it is too much for me to say that this Bank to-day enjoys the implicit confidence of the shareholders, and of the general public. Mr. Wilkie, before leaving us, was President of the Canadian Bankers' Association—I suppose as high a position as could be attained among bankers.

I think that the Board showed great wisdom and good judgment in the selections that they have made in filling the vacancies of President, Vice-President and General Manager and Assistant General Manager. Those gentlemen have had, so far as the President and Vice-President are concerned, many years of practical experience in their respective callings and businesses, and when their names were announced as the successors of Mr. Wilkie and Mr. Jaffray, I think that every one received the announcement with a great deal of pleasure. Mr. Hay has been so long associated with the Bank that if he did not inhale all the good points and qualities of Mr. Wilkie, I think he has inhaled a great many of

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them; and, Gentlemen, I think that with the Board as constituted to-day, and the officers who have been selected, the business of the Bank in the future will be in safe hands. I have great pleasure in moving this resolution.

MR. GEORGE W. HOWLAND.—Mr. President, I would say that it is with very great pleasure I second the motion.

THE PRESIDENT.—Before putting the motion I desire to say it is very gratifying indeed to hear the remarks that Mr. Long has made with reference to the confidence that he feels that the shareholders and the public, and he himself reposes in the Board and the new management. (Motion carried.)

THE PRESIDENT.—I would like some of the staff to reply to this motion of thanks, and I would ask Mr. Hay in the first place if he would say something.

MR. HAY.—For myself and on behalf of the Assistant General Manager, the Inspectors, Managers and other officers of the Bank, I thank you sincerely for the renewed expression of appreciation of our services, and assure you of our continued loyalty and devotion to the Bank's interests. It would be a poor tribute to the memory of the former chief executive, the late Mr. Wilkie, were it otherwise, or if we anticipated special difficulty in continuing the operations of the Bank which he has heretofore so ably directed. Nor can I let this occasion pass without bearing testimony to the very high esteem and regard entertained by all members of the staff for the late Senator Jaffray, who by his kindly disposition and good counsels at all times endeared himself to all whose privilege it was to come in contact with him.

So far as I personally am concerned, I might say I fully recognize the responsibilities of the office to which I have been appointed in succession to Mr. Wilkie, to whose constant watchfulness and marked ability the Bank and all of

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us are in every way indebted. I am sure we all feel that at no time in the history of the Bank has there been more necessity for putting forth our best individual efforts to serve the Bank.

It would no doubt be interesting to you to know that the staff of the Bank now number in all 1,017; of these 100 are ladies, and of the remainder 89 have temporarily left the service to join the colours, quite a number being already at the front. We regret to report that already two officers of the Bank have lost their lives in the conflict. The Board have without hesitation gladly extended unlimited leave of absence to all who desire to volunteer for active service, with the assurance of their retaining their positions in the Bank upon their return, and those remaining behind have cheerfully undertaken extra work involved by such absences as indicated by the fact that the Bank's business is being carried on by a materially reduced staff as compared with last year.

The ladies also to whom I have referred have been doing Patriotic work in addition to their already onerous duties in the Bank's service, and I have pleasure in calling your attention to the organization in this city, entitled "The Imperial Bank Red Cross Auxiliary," which has already contributed very largely to the relief and comfort of our heroes at the front.

MR. MOFFAT and MR. LESLIE also responded to the vote of thanks.

MR. PHIPPS (Western Superintendent).—I would like to take this opportunity on behalf of the western staff of expressing our sincere regret at the loss sustained by the Imperial Bank in the deaths of the late Mr. Wilkie and the late Senator Jaffray. I would also take this opportunity of expressing our appreciation to the new President and

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General Manager on behalf of the western staff. We all think the Shareholders are to be congratulated on obtaining the services of two such able men to fill the vacancies.

MR. L. H. BALDWIN.—I would like to move that the ballot box be now opened and remain open until two o'clock this day for the receipt of ballot papers for the election of twelve Directors, the poll to close as soon as five minutes shall have elapsed without a vote being tendered.

MR. J. K. FISKEN.—I have much pleasure in seconding the motion. (Carried.)

The Scrutineers appointed at the meeting reported the following Shareholders duly elected Directors for the ensuing year:—Messrs. Peleg Howland, Elias Rogers, Wm. Ramsay (of Bowland, Stow, Scotland), J. Kerr Osborne, Cawthra Mulock, Hon. Richard Turner (Quebec), Wm. Hamilton Merritt, M.D. (St. Catharines), W. J. Gage, Sir James A. M. Aikins, K.C., M.P. (Winnipeg), Hon. W. J. Hanna, M.P.P., John Northway, J. F. Michie.

The meeting then adjourned.

At a subsequent meeting of the Directors, Mr. Peleg Howland was re-elected President and Mr. Elias Rogers, Vice-President for the ensuing year.

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RESOLUTION OF CONDOLENCE.

Excerpt from Minutes of Meeting of the Board of Directors held 2nd December, 1914, re the late Mr. D. R. Wilkie, President and General Manager.

IT WAS RESOLVED that this Board desires to place on record its deep sense of the very great loss which the Bank and the commercial and financial interests of Canada as a whole have sustained in the death of Mr. Daniel Robert Wilkie on 17th November, 1914.

Mr. Wilkie had been General Manager of the Bank since its inception in 1875; was Vice-President and General Manager from 1902 to 1906, and occupied the dual position of President and General Manager from 1906 until the day of his lamented death. His devotion to the welfare of the Bank was unflinching and his labours on its behalf unsparing, while his commanding ability, his sound and capable counsel and his zealous watchfulness over its interests contributed very largely to its success and present position of high standing.

His position among Bankers and as President of the Canadian Bankers' Association was one of great eminence, while his unswerving loyalty, his charitable disposition and his uprightness of character won for him a host of friends and his memory will long be cherished by all who came in contact with him.

The members of the Board for themselves and the Shareholders and Staff of the Imperial Bank of Canada desire to express to his daughter, Mrs. Kerr, his sons, and to the other members of the family their sincere sympathy and condolence with them in their great affliction, and they direct that this Resolution be recorded in the Minutes of the Bank, and that a copy of same suitably inscribed be forwarded to Mrs. Kerr.

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RESOLUTION OF CONDOLENCE.

*Excerpt from Minutes of Meeting of the Board of Directors held
23rd December, 1914, re the late Hon. Robert Jaffray,
President.*

IT WAS UNANIMOUSLY RESOLVED that this Board desires to place on record its deep sense of the great loss which the Bank has sustained in the death of the Honorable Robert Jaffray on 16th December, 1914, in the eighty-third year of his age.

Mr. Jaffray had been associated with the Bank as a Director since 1885, became Vice-President in 1906 and succeeded to the office of President on the death of Mr. D. R. Wilkie, in November, 1914.

Mr. Jaffray was keenly interested in the welfare of the Bank and ever watchful of its interests. He brought with him to the deliberations of the Directors the experience of an enterprising and successful business career, which with his great ability and sound judgment made him at all times a most valuable member of the Board.

He was widely known as a man of sterling character and integrity, and of kindly and charitable disposition, while his generous and unselfish nature, his large-heartedness and his uprightness of mind endeared him to all who came in contact with him.

The Members of this Board for themselves and all the Shareholders of the Bank desire to express to the members of Mr. Jaffray's family their heartfelt sympathy with them in their great affliction.

List of Shareholders of the Imperial Bank of Canada

as on April 30th, 1915

SHARES, \$100 EACH

<i>Name</i>	<i>Address</i>	<i>No. of Shares</i>
Abbott, Oscar C.....	Smiths Falls.....	7
Abbott, Mrs. Rachel G., in trust for Paul Abbott.....	Cleveland, Ohio.....	1
Abell, Henry.....	Winnipeg.....	60
Adams, Mrs. Amy E.....	Sault Ste. Marie, Ont.	14
Adams, Mrs. Annie S. C.....	Port Perry.....	4
Adams, W. A.....	Sault Ste. Marie, Ont.	7
Aikins, Sir J. A. M., K.C.....	Winnipeg.....	84
Akers, Mrs. Emily.....	Toronto.....	5
Albon, Miss Ada L.....	St. Catharines.....	10
Alcorn, Samuel.....	Lindsay, Ont.....	2
Aldwell, Executrix Estate Thos. D.....	Bournemouth, Eng....	45
Alexander, Mrs. Jennie.....	Conn, Ont.....	8
Alexander, Exors. Estate Wm.....	Santa Barbara, Cal...	29
Ambrose, Mrs. Isobel M.....	Hamilton.....	14
Amy, Arthur L.....	Preston, Ont.....	10
Anderson, Miss Annie.....	Gores Landing.....	2
Anderson, Mrs. Dorothea S.....	Ottawa.....	12
Anderson, Mrs. Ellen S.....	".....	4
Anderson, Mrs. Emily L.....	Arthur, Ont.....	4
Anderson, Miss Emily L.....	Bridgeburg, Ont.....	30
Anderson, Miss Joan.....	Toronto.....	5
Andrews, Miss Esther J. A.....	".....	17
Angus, Alex. F., in trust for Mrs. Jane A. Renny.....	Regina.....	24
Appleyard, R. H.....	Humberstone.....	5
Archbold, Revd. Francis H. W.....	Dublin, Ireland.....	22
Archer, Edward.....	Toronto.....	56
Archibald, Exors. Estate C. B.....	Truro, N.S.....	22
Ardagh, H. H.....	Toronto.....	10
Armbrust, Robt. J.....	Chantler, Ont.....	1
Armour, E. Douglas, K.C.....	Toronto.....	50
Armstrong, D. N.....	St. Louis, Mo.....	20
Armstrong, Mrs. Elizabeth.....	Toronto.....	26
Armstrong, Herbert W., M.D.....	Fergus.....	59
Armstrong, Mrs. Mary J. and Miss Dorothy M. Armstrong, Joint Acct...	Chico, Cal.....	11

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Armstrong, Thomas, M.D.....	Toronto.....	14
Armstrong & Cook.....	".....	30
Arnold, Benjamin W.....	Albany, N.Y.....	58
Arnold, Exors. Estate Charlotte J.....	Parkstone, Eng.....	15
Arnold, Mrs. Martha C.....	St. Catharines.....	30
Arnoldi, Frank, in trust.....	Toronto.....	21
Arthurs, Mrs. Anne J., Trustee.....	".....	216
Ashbridge, Jesse.....	".....	23
Athoe, William G.....	Ridgeway.....	90
Auld, Mrs. Christina M.....	Toronto.....	7
Austin, Albert W.....	".....	200
Aykroyd, Mrs. Mable P.....	".....	2
Backus, Mrs. Helen M.....	Olcott, N.Y.....	1
Bagnani, Madame Florence R.....	Rome, Italy.....	86
Bain, George D.....	Charlo Station, N.B..	56
Bain, John A.....	Sussex, N.B.....	2
Bain, Mrs. Mary.....	Toronto.....	375
Baines, Allen, M.D.....	".....	25
Baines, Mrs. Annie Z.....	".....	20
Baines, Mrs. R. J. Ella.....	".....	39
Baird & Botterell.....	Winnipeg.....	6
Baker, Mrs. Bessie W.....	Kingston, Ont.....	2
Baker, Rev. Hibert R.....	Victoria, B.C.....	4
Baldwin, Æmilius.....	Toronto.....	5
Baldwin, Arthur W.....	St. Thomas.....	17
Baldwin, Henry St. Geo.....	Toronto.....	25
Baldwin, Trustees Estate J. B., M.D....	".....	35
Baldwin, L. H.....	".....	22
Baldwin, L. H., in trust for Miss Elizabeth A. M. Baldwin.....	".....	28
Baldwin, Trustees Estate W. A., M.D....	".....	71
Bales, Miss Maria J.....	".....	6
Balkwill, James.....	St. Thomas.....	10
Ball, Miss Florence S.....	Toronto.....	28
Ball, Miss Louisa A.....	".....	28
Ballantyne, A. W.....	".....	100
Bank of Hamilton, Pension Fund.....	Hamilton.....	24
Barr, Walter J.....	Toronto.....	60
Barrett, Mrs. Julia C.....	St. Catharines.....	6
Barrie, Mrs. Winnifred J.....	Toronto.....	42
Bartlett, Mrs. Janet B.....	Dunnville, Ont.....	1
Barton, Chas. F. and Jas. Bicknell, in trust.....	Toronto.....	30
Bate, Arthur W.....	St. Catharines.....	5
Bate, Charles F.....	Brampton.....	5
Bate, Edward N.....	Toronto.....	5
Bate, Henry N.....	St. Catharines.....	5
Bate, Miss Mary F.....	".....	17
Bate, Exors. Estate Newell.....	Ottawa.....	103
Bate, Exors. Estate Thomas B.....	St. Catharines.....	212
Bate, W. Thornton.....	".....	5

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Bate, W. Thornton, in trust.....	St. Catharines	5
Bates, James C., D.D.S.....	Toronto.....	42
Baugh, Mrs. Florence.....	".....	20
Baxter, D. W.....	Bedford Park, Ont.....	35
Beattie, Miss Mabel J.....	Woodstock, Ont.....	4
Beaty, John W.....	Toronto.....	28
Beatty, Mrs. Lillian M.....	".....	21
Beck Manufacturing Co., Ltd., C.....	Penetanguishene.....	98
Bedford, William G.....	Brantford.....	1
Beemer, Frank, M.D.....	Vittoria, Ont.....	28
Beeshy, Mrs. Clara E.....	Ridgeway.....	9
Beeshy, J. A.....	".....	21
Begg, John W., M.D.....	London, Eng.....	116
Belcourt, Miss Gabrielle.....	Ottawa.....	4
Bell, Mrs. Annie.....	".....	8
Bell, A. M., and Charles Bell, Trustees...	Halifax, N.S.....	2
Bell, John P.....	Hamilton.....	2
Bell, J. P., and Madeleine E. Bell, Trustees	".....	2
Estate Annie M. Park.....	".....	36
Bell, Miss Madeleine E.....	Edmonton, Alta.....	1
Benjamin, Mrs. Henrietta	Norwood, Man.....	5
Benson, Mrs. Alice M. McK.....	Port Hope.....	7
Benson, Miss Clara C.....	".....	8
Benson, Miss Emily C.....	".....	22
Benson, Frederic A.....	St. Catharines.....	14
Benson, Jas. R., and Jas. H. Ingersoll,	".....	49
Trustees.....	Port Hope.....	1
Benson, Miss Susan E.....	".....	58
Benson, T. B. F.....	".....	29
Benson, Judge Thos. M.....	Walkerville.....	3
Benson, Judge Thos. M., Trustee.....	Medina, N.Y.....	14
Berry, H. L.....	Ridgeway.....	7
Berston, Mrs. Isadore V.....	Long Island, N.Y.....	3
Bertie Lodge, No. 150, I.O.O.F.....	Guelph.....	33
Berwick, John W. R.....	".....	92
Bethune, Miss Beatrice M.....	Toronto.....	49
Bethune, Rev. C. J. S., in trust.....	".....	30
Bethune, H. J., Trustee.....	".....	30
Bethune, Miss Margaret V.....	Niagara Falls, South..	30
Bethune, Miss Marion L.....	Orkney Islands, Scot..	2
Bevan, Rev. William.....	New Liskeard.....	1
Bews, Jas., and Margaret Bews, Joint	Toronto.....	222
Account.....	".....	7
Bews, John T.....	Hamilton.....	56
Bicknell, Executors Estate James.....	Toronto.....	28
Bicknell, James W.....	".....	25
Bicknell, Mrs. May I.....	Aylmer, Ont.....	14
Bicknell, Mrs. Minnie.....	St. Catharines.....	42
Bingham, C. D.....	Toronto.....	14
Bingham, Mrs. Emma K.....		
Bissonnette, Louis.....		
Blachford, Mrs. Ida E.....		

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Black, A. H.	Oshawa, Ont.	38
Black, A. T.	New York, N.Y.	36
Black, Frederick J.	Tweed, Ont.	13
Black, J. C.	Toronto	140
Black, Trustees Estate Samuel G.	Halifax, N.S.	12
Blagborne, Mrs. Medora	Ridgeville, Ont.	9
Blaikie & Co., G. W., in trust for J. H. Mitchell.	Toronto	15
Blaiklock, Mrs. Jennie E.	Montreal	4
Blaiklock, Executor Estate Mrs. Martha.	"	20
Blake, Mrs. Ethel M.	Port Hope	7
Boeckh, John C.	Toronto	7
Boomer, Miss Gertrude A.	"	24
Boomer, Miss Helen A.	"	16
Boomer, Henry C.	"	98
Boomer, Miss Jessie I.	"	16
Booth, G. E. H.	Cobalt	23
Booth, William	Toronto	35
Borland, Joseph G.	Claremont, Ont.	21
Boswell, A. R., K.C., Trustee	Toronto	15
Boswell, A. R., K.C., Executor Estate Mary Cruso, deceased	"	9
Boswell, Andrew W.	Quebec	14
Boswell, Charles E. A.	"	14
Botsford, Miss Bessie	Toronto	1
Botsford, Miss Elizabeth	Newmarket	4
Botterell, Executors Estate John H.	Montreal	75
Botterell, Mrs. Sarah	Quebec	87
Boulton, Miss Adeline M.	Toronto	1
Boulton, G. D., Trustee	"	1
Boulton, Administrator Estate John	"	44
Bourlier, Mrs. Nellie G.	"	5
Bowns, Miss Felice M.	Brooklyn, N.Y.	10
Box, Harry	Ridgeway	7
Box, Mrs. Jennie O.	"	8
Boyce, James G.	Toronto	28
Boyd, Mrs. Harriet	"	7
Boyd, Mrs. Ida I.	"	16
Boyd, John	"	31
Boyer, Mrs. Emily H.	Willow Point, B.C.	30
Boyle, Mrs. Annie E.	Niagara Falls	2
Boyle, Arthur	"	40
Boyle, Philip F.	"	2
Brecken, E. R. M.	Toronto	26
Brecken, P. R.	"	21
Breckenridge, Mrs. Eleanore G.	"	70
Breedon, H. M.	Brantford	30
Brent, Noxon & Co.	Toronto	1
Brett, Thos. E.	"	6
Brien, William	Trillick, Ireland	23
Briggs, Mrs. Arabella V.	Niagara Falls, N.Y.	3
Briggs, J. H. A.	Brockville	11

Imperial Bank of Canada

Bright, William M.....	Niagara Falls.....	50
Brodie, Francis A., Trustee.....	Vancouver.....	7
Brodie, Trustees Estate John L.....	Toronto.....	18
Brown, Adam, W. F. McLaren and H. E. McLaren, Trustees for Jean M. Mc-		
Laren.....	Hamilton.....	9
Brown, Miss Agnes C.....	Carleton Place.....	1
Brown, Allen.....	Montreal.....	11
Brown, Miss Annie M.....	Carleton Place.....	1
Brown, Miss Florence E.....	".....	1
Brown, F. D.....	Toronto.....	250
Brown, Isaac.....	Blyth.....	10
Brown, Miss Jean.....	Carleton Place.....	1
Brown, Miss Margaret M.....	Toronto.....	6
Brown, R. R., in trust.....	Galt.....	1
Brown, Victor E.....	Washington, D.C.....	35
Brown, Victor E., Trustee.....	".....	22
Bruce, Mrs. Margaret C.....	Racine, Wis.....	28
Bryce, P. H., M.D.....	Ottawa.....	17
Brymner, Mrs. Georgie G.....	Lethbridge, Alta.....	23
Bryson, Miss Jean.....	Perth.....	17
Bryson, Miss Maggie.....	".....	17
Bryson, Robt. B.....	".....	7
Buck, G. Philip.....	Brantford.....	36
Buck, W. E.....	".....	28
Bull, Bartle E.....	Toronto.....	23
Bull, Miss Kate E. M.....	".....	28
Bull, Mrs. Nettie H.....	".....	35
Burgess, Trustee and Executor Estate Ralph K.....	".....	210
Burk, Miss Charlotte A.....	Markham.....	3
Burland, G. B.....	Montreal.....	121
Burns, Gavin H., and F. B. Pemberton, Trustees Estate B. W. Pearce.....	Victoria, B.C.....	60
Burns, Mrs. Margaret L.....	Toronto.....	7
Burritt, A. P.....	".....	56
Burritt, Mrs. Emma, in trust for Elizabeth Aylesworth.....	".....	5
Burton, George F.....	".....	17
Burton, Geo. F., in trust for Mrs. Eliza- beth F. Bain.....	".....	10
Burton, Mrs. Maude.....	".....	7
Cadenhead, Mrs. Emma J.....	Picton, Ont.....	9
Cadham, Joseph G.....	Niagara Falls.....	6
Cairns, Mrs. Katherine B.....	Davenport, Iowa.....	5
Caisse d'Economie de Notre Dame de Quebec, in trust—La.....	Quebec.....	25
Caldbeck, George.....	Toronto.....	40
Calder, Robt. W.....	".....	1
Caldwell, Executors Estate Wm.....	Peterboro.....	14
Cameron, Miss Margaret.....	Grafton.....	5

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Cameron, Mrs. Selina.....	Grafton.....	20
Campbell, Mrs. Caroline J.....	Hamilton.....	24
Campbell, C. S., G. K. Ross, and the Royal Trust Co., Trustees.....	Toronto.....	70
Campbell, Donald.....	Thorold.....	16
Campbell, Mrs. Jessie L.....	Toronto.....	25
Campbell, J. Roy, J. H. A. L. Fairweather and C. F. Inches, Trustees for Eliza- beth Norman.....	St. John, N.B.....	111
Campbell, Miss Mabel M.....	Hamilton.....	35
Campbell, Miss Mary G.....	Tillsonburg.....	2
Campbell, Executors Estate Robt.....	Hamilton.....	20
Campbell, Miss Ruby C.....	".....	42
Canada Life Assurance Co.....	Toronto.....	849
Cant, Mrs. Emma A.....	".....	4
Cant, Joseph.....	".....	11
Carey, Mrs. Margaret.....	Hamilton.....	100
Carey, Executors Estate Wm.....	Toronto.....	30
Carleton, Hubert.....	".....	23
Carleton, Mrs. Marie.....	".....	34
Carmichael, C. G.....	".....	14
Carmichael, Thos. L.....	".....	20
Carnochan, Miss Violet E.....	Niagara-on-the-Lake..	2
Carruthers, James N.....	Toronto.....	14
Carscallen, Henry G.....	Hamilton.....	5
Carswell, Robt.....	Toronto.....	133
Carswell, Robt., in trust for New Jeru- salem Church.....	".....	7
Carter, Mrs. Amy J.....	Port Colborne.....	15
Carter, Administrator Estate C. H.....	".....	5
Carter, Mrs. Ellen E.....	".....	2
Carthew, Mrs. Elizabeth I.....	Harrow.....	5
Case, Charles A.....	St. Catharines.....	49
Cassels, R. S.....	Toronto.....	30
Cassels, Justice Walter G. P.....	Ottawa.....	84
Cassels, W. Gibson.....	Toronto.....	90
Caswell, Fred. T.....	Derby Line, Vt.....	5
Caven, Miss Jean.....	Toronto.....	6
Cawthra, Mrs. E. J.....	".....	19
Cawthra, Mrs. E. J., and W. H. Cawthra, in trust for Mrs. A. M. Adamson....	".....	35
Cawthra, Mrs. E. J., W. H. Cawthra and Mrs. A. M. Adamson, in trust for Mrs. E. J. Cawthra.....	".....	23
Chadburn, Herbert B.....	".....	5
Chambers, Albert.....	Aylmer West, Ont....	18
Champion, Henry T.....	Winnipeg.....	8
Chantler, Elwood.....	Chantler, Ont.....	18
Chapman, William.....	Toronto.....	24
Chase, Mrs. Margaret G.....	Ayr, Ont.....	11
Chellew, Mrs. Carrie M.....	Santa Barbara, Cal...	3
Chellew, Miss Clara M.....	".....	15

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Chellew, Joseph S.	Blyth, Ont.	4
Cheney, William G.	Montreal	70
Cherry, Blain	Toronto	3
Cherry, Charles R.	"	5
Cherry, Geo. A., and Wm. Cherry	Preston	60
Cherry, Samuel J.	"	10
Chester, Geo. T.	Buffalo, N.Y.	10
Chisholm, Duncan	Berlin, Ont.	11
Chisholm, J. H.	Toronto	5
Chiswell, J. P.	Stratford, Ont.	23
Christopher, Executrices Estate A. N.	Ingersoll	38
Christopher, George	"	6
Christopher, Mrs. Matilda	Oakland, Cal.	43
Clarke, Mrs. Ada F. S.	Wimborne, Eng.	25
Clarke, Mrs. Constance H.	Aylmer, Ont.	11
Clarke, Mrs. Jane D. F.	Fitzroy Harbour, Ont.	9
Clarke, J. B., K.C.	Toronto	10
Clarke, L. F.	Aylmer, Ont.	3
Claus, Jacob	Ridgeway	17
Clayton, Mrs. Fannie G.	Swansea, Ont.	5
Clemitsen, Miss Mary E.	Ascutneyville, Vt.	4
Clergue, Miss Gertrude	Montreal	2
Clergue, Miss Gertrude, in trust	"	2
Cleveland Trust Co., The	Cleveland, Ohio	19
Cleveland, Milo L.	Brockport, N.Y.	10
Clews, Arthur T.	Wilkie, Sask.	1
Cline, Leonard F., M.D.	Berlin, Ont.	21
Cline, Mrs. Louisa V.	"	7
Clogg, Mrs. Isabella E.	St. Catharines	9
Coccola, Rev. Francis	Powell River, B.C.	8
Cockshutt, Edmund L.	Brantford	22
Cockshutt, Frank	"	74
Cockshutt, Harry	"	100
Cody, Mrs. Florence L.	Toronto	7
Cody, Rev. H. J.	"	63
Coe, Mrs. Luella M.	Buffalo, N.Y.	2
Coleman, James	St. Thomas, Ont.	3
Coleman, Mrs. Maud M., in trust	Toronto	10
Collins, Mrs. Addie Z.	St. Catharines	5
Collver, Mrs. Nessie	Toronto	1
Colonial Investment and Loan Co., The	"	583
Confederation Life Association	"	49
Confederation Life Association, in trust	"	98
Cooch, A. C.	"	65
Cook, Geo. E., in trust for Estate Geo. J. Cook	"	200
Cook, Geo. T.	Welland	16
Cook, Trustees Estate John L.	Toronto	300
Cooke, Mrs. Elizabeth	Uxbridge	12
Cooper, Mrs. Mary G., in trust	Balderson, Ont.	28
Cooper, Rev. William	Mount Forest, Ont.	1
Cooper, William H.	St. Thomas, Ont.	26

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Copland, Mrs. Madge.....	Toronto.....	2
Coppley, Geo. C., in trust.....	Hamilton.....	11
Coppley, Miss Lottie.....	".....	14
Corsar, Executor Estate Miss Lydia S....	London, Eng.....	30
Coste, D. A., in trust.....	Niagara Falls.....	12
Coste, Eugene.....	Calgary, Alta.....	58
Coste, Louis.....	Ottawa.....	20
Coulthard, Mrs. Eva E.....	Peterborough.....	29
Coulthard, R. A.....	Oshawa.....	18
Coulthard, Miss Sarah A.....	Toronto.....	14
Coulthard, W. W.....	Peterborough.....	40
Courian, Paul.....	Toronto.....	10
Court Bertie, No. 478, C.O.O.F.....	Ridgeway.....	6
Courtice, Miss Ada B.....	Toronto.....	1
Courtice, Andrew R.....	".....	1
Courtice, Francis E.....	Collingwood.....	4
Cowan, Miss Jessie M.....	Toronto.....	1
Cowper, Thos. D., Trustee for Lucy Morin.	Welland.....	16
Crane, George A.....	Niagara Falls.....	3
Crane, Executor Estate Robt.....	Welland.....	20
Cranston, Mrs. Edith.....	Tempo, Ont.....	4
Crawford, Miss Geraldine F.....	Toronto.....	15
Crawford, Thomas.....	".....	50
Cream, Miss Rachel.....	Quebec.....	36
Cream, Mrs. Rebecca J.....	".....	42
Creelman, A. R., K.C.....	Montreal.....	100
Creelman, A. R., K.C., in trust.....	".....	15
Creelman, Miss Edith C.....	".....	14
Creighton, Mrs. Margaret A.....	Brantford.....	14
Crewe, H.....	Toronto.....	16
Crocker, William.....	".....	200
Crocker, Wm., in trust for Adelaide B.	".....	1
Crocker.....	".....	1
Crocker, Wm., in trust for James W.	".....	1
Crocker.....	".....	1
Crooks, Willoughby.....	Montreal.....	7
Crookshanks, Mrs. Eliza S. M.....	Tweed.....	3
Crow, Miss Mary.....	Toronto.....	1
Crowther, Wm. C.....	".....	205
Crysler, Mrs. Catherine.....	St. Davids.....	3
Currie, Executors Estate Christina V.....	Port Perry.....	43
Cuthbert, Mrs. Estella.....	Guelph.....	17
Cuthbert, Mrs. Estella, in trust for Edward S. Cuthbert.....	".....	1
Cuthbert, Mrs. Estella, in trust for Mary A. Cuthbert.....	".....	1
Dalton, Charles C.....	Toronto.....	60
Dalton, Executors Estate Mrs. Emeline M.	".....	16
Dalton, Miss Florence E.....	".....	8
Dalton, Mrs. Ophelia H.....	".....	22

Imperial Bank of Canada

Daly, Sir M. B., and Eastern Trust Co., Trustees for Mrs. M. C. Primrose....	Halifax, N.S.....	12
Daly, Sir M. B., and J. B. Kenny, Agents of Capt. Arthur L. Keogh.....	"	12
Daly, Sir M. B., and J. B. Kenny, Agents of Major E. J. L. Keogh.....	"	1
Daly, Sir M. B., and J. B. Kenny, Agents of Miss Mary C. Keogh.....	"	1
Dalzell, Mrs. Allie, in trust for Women's Hospital Aid Society.....	Galt.....	4
Danter, Miss Alice H.....	Toronto.....	7
Darlington, Miss Annie.....	"	2
Darlington, Mrs. Annie.....	"	2
Darlington, Edwin.....	"	11
Darlington, Miss Grace.....	"	6
Darlington, Josiah.....	Todmorden, Ont.....	2
Darlington, Robt. J.....	Toronto.....	37
Davidson, Mrs. Florence I.....	St. Catharines.....	4
Davie & Sons, Geo. T.....	Levis, P.Q.....	10
Davies, Executors Estate Mrs. Emma.....	Toronto.....	102
Davis, Joseph L. J.....	Aylmer, Ont.....	25
Dean, A. C. H.....	Toronto.....	35
Dean, Percy H.....	"	7
Delamere, Mrs. Grace.....	"	64
Denison, Mrs. Mary.....	Port Colborne.....	12
Dennistoun, Miss Elizabeth O.....	Winnipeg.....	114
Dennistoun, Mrs. Katharine A.....	"	130
Derry, Mrs. Margaret G.....	Purley, Surrey, Eng... ..	158
Devine, Mrs. Mary A.....	Hamilton.....	16
Dewey, Mrs. Sarah A. D.....	Niagara Falls.....	10
DeWitt, Mrs. Louisa B.....	Erie, Pa.....	62
Dexter, Mrs. Elizabeth.....	Toronto.....	28
Dickinson, Stephen C.....	Halsetown, St. Ives, Eng.....	2
Dight, Norris.....	Thedford.....	7
Dimock, J. Wesley.....	Windsor, N.S.....	3
Dinnis, Mrs. Louise A.....	San Francisco, U.S.A.. ..	45
Disher, Executors Estate B. M.....	Ridgeway.....	58
Disher, Merritt V.....	"	32
Disher, Miss Stella M.....	"	5
Disher, W. B.....	"	106
Dixon, Executors Estate B. Homer.....	Toronto.....	191
Dixon, Frank I.....	"	10
Dixon, Estate of Wm.....	"	15
Dobree, Mrs. Susannah A.....	Ramsgate, Eng.....	12
Docter, Miss Cecilia C.....	Belleville.....	7
Docter, Miss Philinda G.....	"	7
Dodds, Mrs. Agathe.....	Toronto.....	12
Dominion Suspender Co.....	Niagara Falls.....	50
Domville, Mrs. Adèle de B.....	Montreal.....	29
Donald, James P.....	Pictou, N.S.....	5
Donnelly, B. W.....	Ancaster.....	3

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Doubt, Henry.....	Port Perry.....	3
Douglas, Mrs. Elizabeth B.....	Montreal.....	53
Douglas, William.....	Fort Erie.....	50
Doyle, Mrs. Susan.....	Charlottetown, P.E.I.....	17
Drummond, Mrs. Lily.....	Montreal.....	79
Drury, Henry.....	St. Catharines.....	50
Drynan, Mrs. Alice.....	Hamilton.....	21
Drynan, Mrs. Jane A.....	Toronto.....	83
Drynan, Miss Louisa E.....	".....	9
Drynan, Miss Margaret I.....	".....	14
Duff, Donald W.....	".....	14
Dumble, Mrs. Hester A.....	".....	33
Dumble, Executors Estate John H.....	Cobourg.....	11
Dunbar, Miss Irene.....	Dunbarton.....	4
Dunbar, Mrs. Mary E.....	Ottawa.....	14
Dunbar, W. T.....	Dunbarton.....	10
Dunlop, John, A. C. Cumming and Alex. Robertson, in trust.....	Montreal.....	50
Dunnigan, F. J.....	Toronto.....	25
Dwyer, Mrs. Florence.....	".....	57
Eastern Trust Co., Trustees for Kate D. Jones.....	Halifax, N.S.....	1
Eastern Trust Co., Trustees for Helen Kaulbach and Kate Moore.....	".....	6
Easton, Miss Florence.....	Galt.....	2
Eastwick, James.....	Rogate, Eng.....	5
Eberts, A. L.....	Chatham, Ont.....	270
Eberts, Mrs. Florence B.....	".....	12
Eberts, Mrs. Mary M.....	".....	20
Eden, James.....	Charlottetown, P.E.I.....	4
Edgar, Mrs. Ruby T.....	Toronto.....	10
Edwards, Miss Amy M. A. R.....	Vancouver, B.C.....	46
Egleston, Miss Clara.....	Ancaster.....	2
Elliot, C. H.....	Belleville.....	79
Elliot, Miss Cynthia J.....	Toronto.....	35
Elliot, Miss Kate A., and Miss Annie K. Elliot.....	London, Ont.....	17
Elliot, Executrices Estate Judge Wm.....	".....	117
Elliott, Executors Estate W. G.....	Brantford.....	70
Elliott, W. S.....	Toronto.....	1
Ellis, A. St. Geo., and S. Stover, Trustees..	Windsor, Ont.....	15
Ellis, Mrs. Mary E.....	Toronto.....	12
Ellison, Mrs. Hannah A.....	St. Thomas.....	12
Ellison, Ralph.....	Lansing, Mich.....	1
Ellsworth, Mrs. Catharine M.....	Ridgeway.....	10
English, Mrs. Mary A.....	Mitcham, Eng.....	35
Evans, Mrs. Emily E.....	Westmount, P.Q.....	31
Evans, George E.....	Toronto.....	32
Evans, Henry W.....	".....	33
Eyre, Mrs. Edith E.....	Vancouver, B.C.....	15

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Fair, Miss Lila.....	Collingwood.....	19
Fair, Thomas J.....	Brantford.....	16
Fares, Mrs. Fidelia.....	Port Colborne.....	4
Farmer, Mrs. Mary H.....	Fergus.....	10
Farmer, R. D.....	".....	22
Farncomb, Miss Dorothea.....	Toronto.....	23
Farncomb, Rev. Frederick E.....	".....	20
Farncomb, Rev. John.....	".....	8
Farncomb, Thos. S., M.D.....	Trenton.....	28
Farncomb, Rev. William.....	Toronto.....	18
Farrell, Miss Letitia.....	Halifax, N.S.....	166
Farrell, Miss Teresa.....	".....	192
Farthings, John M.....	Aylmer, Ont.....	20
Farthings, John M., in trust for Farthings Estate.....	".....	50
Ferguson, Mrs. Elizabeth J.....	London, Eng.....	15
Ferguson, John.....	Toronto.....	70
Ferguson, Mrs. Mary E.....	".....	255
Ferrie, A. E.....	".....	10
Ferrie, Campbell.....	Hamilton.....	25
Ferrie, Mrs. Maud.....	".....	28
Field, Mrs. Isabel.....	Toronto.....	16
Field, John T.....	Cobourg.....	7
Fillingham, Joseph P.....	St. Catharines.....	30
Filshie, A.....	Mount Forest.....	23
Finn, Mrs. Mary.....	Halifax, N.S.....	25
Fisher, Mrs. Catherine B.....	Detroit, Mich.....	6
Fisken, J. Kerr, in trust for Mrs. E. D. Fisken.....	Toronto.....	14
Fisken, J. K., and W. R. Wadsworth, Trustees.....	".....	7
Fitton, Cecil H., Minnie Fitton and H. W. Fitton, Trustees.....	Brantford.....	20
Fitton, H. W., in trust.....	".....	8
Fitzgerald, E. G., in trust for Bathurst G. Molesworth.....	Toronto.....	21
Fitzgibbon, Miss Mary A.....	".....	2
Fitzpatrick, Louis J.....	New Liskeard.....	7
Fleming, Miss Elizabeth S.....	Galt.....	10
Fleming, Mrs. Helen G.....	Toronto.....	10
Fletcher, Miss Annie.....	Boston, Mass.....	15
Fletcher, George F.....	Halifax, N.S.....	3
Fletcher, Miss Mary E.....	".....	5
Ford, Mrs. Victoria.....	New York.....	35
Forgie, J. G.....	Pembroke.....	20
Forgie, J. G., in trust.....	".....	50
Forlong, Miss E. S.....	Toronto.....	58
Forrest, John A., W.S.....	Edinburgh, Scotland..	23
Forster, J. W. L.....	Toronto.....	30
Forster, Executors Estate Thomas.....	".....	19
Foss, Miss May C.....	St. Thomas.....	42
Foster, C. C.....	Toronto.....	14

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Foster, Miss Ellen M.	Toronto	2
Foster, Miss Elma A.	Orono	8
Foster, Hubert B.	Bowmanville	5
Foster, Miss Margaret V.	Orono	7
Foster, Miss Mary B.	"	10
Foster, Perl B.	Toronto	3
Foulds, Mrs. Mary	"	112
Fowlds, Miss Grace I.	Hastings	3
Fowlds, Executors Estate Henry M.	"	23
Fowlds, Miss Louise V.	"	4
Fowlds, Miss Mary P.	"	5
Fowlds, Executors Estate Mrs. Mary V.	"	12
Fowlds, Walter M.	"	8
Francis, Wellington	Toronto	50
Fraser, Miss Christina	Ottawa	7
French, C. St. G.	Duncan, B.C.	3
Fretz, Miss Mary A.	Stevensville, Ont.	3
Friel, Mrs. Hannah B.	Chicago, Ill.	8
Fuller, Miss Alice M.	Toronto	49
Fuller, Miss Alice M., in trust.	"	1
Fuller, Miss Amy L.	"	7
Fuller, Mrs. Emily St. G.	Westmount, P.Q.	5
Fuller, Mrs. Emma L.	Toronto	50
Fuller, Miss Mary E.	Hamilton	18
Gage, Cameron	Bartonville	63
Gage, Mrs. Charlotte D.	Toronto	5
Gage, F. H.	"	19
Gage, W. J.	"	980
Galt Hospital Trust	Galt	21
Gamble, Administratrix Estate Mrs. Anna	Toronto	6
Gamble, Miss Sarah	"	20
Garner, Miss Clara M.	St. Catharines	1
Gates, Miss Clara A.	Hamilton	1
Gates, George E.	"	40
Gates, H. G.	"	9
Geary, G. Reginald, K.C.	Toronto	10
Geggie, Mrs. Isabella M.	Quebec	28
General Accident Assurance Co. of Canada	Toronto	116
George, Alfred W.	Port Hope	12
Gerrie, Mrs. Carrie E.	Chicago, Ill.	4
Gibson, Mrs. Agnes E.	Belleville	60
Gibson, Miss Margaret	Galt	9
Gilbert, Miss Gertrude E. B.	St. Thomas	14
Gilbert, Miss Kathleen M. I.	"	14
Gilbert, R. F. A.	"	9
Gilchrist, Mrs. Agnes S.	Toronto	5
Gillbard, Edward B.	East Orange, N.J.	28
Gillbard, John W.	Toronto	26
Gillespie, Executors Estate James	Picton, Ont.	18
Gillespie, Mrs. Mary E.	"	12
Gillies, Mrs. Isabel R.	Hamilton	31

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Gillies, James B.	Hamilton	5
Givens, Miss May	East Weymouth, Mass.	25
Glasgow, Alvan S.	Brooklyn, N.Y.	9
Glassco, A. W.	Hamilton	5
Glassco, F. S.	"	10
Glennay, Edwin J.	Ottawa	9
Glennay, Miss Theresa L.	Oshawa	34
Gnam, Rev. John J., in trust	Ingersoll	5
Goggin, Mrs. Maria	Port Credit	8
Goldie, Alex. R., in trust for A. Gibson		
Goldie	Galt	6
Goldie, Alex. R., in trust for J. G. Goldie	"	7
Goldie, Alex. R., Executor Estate Nora		
Goldie	"	1
Goldie, Mrs. Margaret	"	38
Goldie, Miss Rebecca G.	"	28
Gomer, Mrs. Margaret C., and Albert T.		
Gomer, Joint Account	San Pedro, Cal.	10
Gooch, F. H.	Toronto	2
Gooch, Executor Estate R. N.	"	29
Goodall, James	"	28
Goodall, Mrs. Marion	London, Ont.	3
Gooderham, Executors Estate Charles H.	Toronto	77
Gooderham, E. G.	"	20
Gooderham, Henry	"	70
Gooderham, Mrs. Margaret	"	70
Gordon, Mrs. Janet P.	"	22
Gorrie, George T.	"	5
Gould, Isaac J.	Uxbridge	70
Goulding, Executor Estate George	Toronto	98
Gourlay, Mrs. B. Annie	Blackpool, Lancs., Eng.	12
Gourlie, Herbert W.	Toronto	14
Gow, Executors Estate James	Windsor, Ont.	21
Gowans, Executors Estate John	Toronto	175
Graham, Miss Christina A.	Biggar, Scot.	7
Grandy, Mrs. Annie	Port Hope	5
Grant, MacCallum, Trustee	Halifax, N.S.	14
Grasett, Fred. LeM., M.D.	Toronto	40
Grasett, Henry J., and A. W. Grasett,		
Trustees for Mrs. H. G. Kingstone	"	14
Grasett, Henry J., and G. B. Strathy,		
Trustees	"	37
Grasett, Mrs. Jane S.	"	10
Gray, John	Port Credit	50
Graydon, Miss Grace M.	St. Catharines	5
Great West Life Assurance Co., The	Winnipeg	100
Green, Arthur E.	St. George, Ont.	4
Green-Armytage, Mrs. C. Ida	Fergus, Ont.	62
Green, Mrs. Jennie B.	Orangeville, Ont.	3
Greey, Mrs. Leila L.	Toronto	2
Greey, Wm. and J. G.	"	58
Greig, Edward R.	"	4

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Greig, Miss Margaret R.....	Toronto.....	8
Griffin, Mrs. Ann.....	St. Thomas.....	40
Griffin, Mrs. Belle G.....	".....	32
Griffin, F. M.....	".....	37
Griffin, Thomas A.....	Toronto.....	1
Gripton, Charles M.....	St. Catharines.....	20
Grist, Miss Amelia C.....	Ottawa.....	36
Grist, Miss Mary L.....	".....	36
Grote, Mrs. Catherine A.....	St. Catharines.....	2
Guess, Harry A.....	New York, N.Y.....	7
Guillet, Miss Elise.....	Toronto.....	1
Gundy, W. P.....	".....	14
Gunn, Mrs. Nellie.....	".....	25
Hadley, Mrs. Hattie A.....	Montreal.....	38
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Hagarty, John H. G., and F. LeM. Grasett, Trustees.....	Toronto.....	7
Hague, George.....	Montreal.....	36
Hale, Miss Frances A.....	Colemans Hatch, Eng.....	89
Hale, Miss Henrietta.....	".....	82
Hale, Jeffery.....	London, Ont.....	9
Hale, Mrs. Louisa G.....	".....	70
Hall, Miss Florence.....	Fergus.....	12
Hall, Mrs. Ida.....	Woodstock, Ont.....	30
Hallam, Executors and Trustee Estate John.....	Toronto.....	21
Hamill, W. J. H.....	St. Catharines.....	1
Hamilton, Most Rev. Charles, D.D.....	Ottawa.....	33
Hamilton, Charles A.....	Cochrane.....	1
Hamilton, Miss Ethel M.....	Ottawa.....	8
Hamilton, Rev. H. F.....	".....	35
Hamilton, Rev. H. F., R. C. H. Cassels, and C. P. Dean, Trustees for Mrs. H. H. Longmore.....	Toronto.....	70
Hamilton, Miss Isabella.....	Ottawa.....	52
Hamilton, James.....	Port Colborne.....	52
Hamilton, John.....	Quebec.....	140
Hamilton, Rev. J. B.....	Dundas.....	35
Hamilton, Lauchlan A.....	Lorne Park, Ont.....	14
Hamilton, Mrs. Mary.....	Port Colborne.....	2
Hamilton, Mrs. Nancy.....	Byng.....	3
Hamilton, Executors Estate Robt.....	Quebec.....	84
Hamilton, Robt. M.....	Fenelon Falls, Ont.....	7
Hamilton, W. A.....	Fergus.....	35
Hamilton, William J.....	Fort William.....	5
Hamlin, Mrs. Elizabeth.....	Oshawa.....	35
Hamlin, Reuben W.....	Glendora, Cal.....	92
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Hardie, Mrs. Maria G.....	Greenock, Scot.....	37
Harding, Mrs. Ida.....	St. Pacome, P.Q.....	55
Hardison, George.....	Ridgeway.....	38
Harman, S. Bruce.....	Toronto.....	18
Harris, F. J.....	Hamilton.....	2
Harvey, Wm. C.....	Toronto.....	24
Hattie, R. M., and Hector McInnis, Trus- tees for Daisy G. Hattie.....	Halifax, N.S.....	10
Hattie, R. M., and Hector McInnis, Trus- tees for Louise B. Gue.....	".....	10
Hattie, R. M., and Hector McInnis, Trus- tees for Estate T. R. Gue.....	".....	6
Haughey, Miss Mary.....	Richmond, Eng.....	6
Haun, Mrs. Susie M.....	Ridgeway.....	10
Hawley, Miss Mary G.....	Belleville.....	28
Hay, Edward.....	Toronto.....	35
Hay, Edward, in trust for Harry Cheyne, W.S.....	".....	15
Hayes, Mrs. Ida E.....	Detroit, Mich.....	1
Head, Howard B.....	Winona, Ont.....	10
Heath, Mrs. Jessie W.....	Toronto.....	2
Heenan, Michael.....	St. Thomas.....	46
Heintzman, George C.....	Toronto.....	105
Heintzman, Herman.....	".....	14
Heintzman & Co., Limited.....	".....	100
Henderson, Charles.....	Welland.....	9
Henderson, Joseph.....	Toronto.....	14
Henderson & Small, in trust.....	".....	70
Henderson & Small, in trust for C. W. A. Baldwin.....	".....	8
Henderson & Small, in trust for R. R. Baldwin Estate.....	".....	35
Henderson & Small, in trust for Wilhelmina Kingstone.....	".....	31
Hendrie, Miss Enid S.....	".....	11
Hendrie, Hon. John S.....	".....	25
Hendrie, William.....	Hamilton.....	31
Henry, Mrs. Elizabeth.....	Toronto.....	30
Hepburn, Mrs. Florence.....	Uxbridge, Ont.....	5
Heron, John B.....	Toronto.....	30
Heron, Miss Margaret J.....	".....	12
Heron, Miss Sarah E.....	".....	12
Hethrington, E. A.....	".....	80
Hethrington, T. S.....	Quebec.....	200
Heward, Geo. C.....	Toronto.....	43
Hewson, Mrs. Fannie B.....	Niagara Falls.....	5
Hewson, F. H.....	New Liskeard.....	2
Hibbard, Mrs. Delilah.....	Ridgeway.....	19
Higgins, James D.....	Toronto.....	21

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Highet, Miss Mary E.....	Cobourg.....	7
Hill Estate Incorporated, The.....	New Haven, Conn.....	100
Hill, Francis H.....	Washago, Ont.....	8
Hill, Mrs. Harriette E. G.....	Vancouver.....	2
Hill, Lewis F.....	Halifax, N.S.....	43
Hills, Executrix Estate Rolland.....	Vancouver, B.C.....	49
Hindson, William.....	Tillsonburg, Ont.....	7
Hipple, Executors Estate Ephraim.....	Beamsville.....	1
Hobson, Miss Fannie C.....	St. Thomas.....	51
Hobson, Mrs. Margaret A.....	Titusville, N.S.....	17
Hodgins, Justice F. E., Trustee for Elaine de la Cour.....	Toronto.....	4
Hodgins, Justice F. E., Trustee for Dorothy Hodgins.....	".....	6
Hodgins, Justice F. E., Trustee for Lucile Hodgins.....	".....	5
Hodgins, Justice F. E., Trustee for Sher- wood Hodgins.....	".....	6
Hogan, M. J.....	Port Colborne.....	420
Hogle, Miss Alma C.....	Cleveland, Ohio.....	6
Hogle, Mrs. Mercy.....	Belleville.....	5
Holland, Charles.....	London, Eng.....	58
Holmes, Mrs. Fanny.....	Toronto.....	2
Holt, H. S.....	Montreal.....	300
Honsberger, Mrs. Elizabeth.....	Byng, Ont.....	2
Hooper, Mrs. Emily C.....	Vancouver.....	1
Hopper, Executors Estate William.....	Cobourg.....	14
Hopper, William H.....	".....	6
Horne, Mrs. Grace.....	Duck Lake, Sask.....	23
Horsey, Henry H.....	Ottawa.....	43
Hoskin, Miss Mary.....	Toronto.....	102
Hoskins, Miss Maggie.....	".....	9
Houghton, Miss Emma M.....	".....	19
House, Lewis.....	Ridgeway.....	66
Houston, Mrs. Fanny S.....	Niagara Falls.....	5
Howard, Miss Lucy Maclean.....	Toronto.....	5
Howard, Theodore A.....	Aylmer, P.Q.....	5
Howard, William H.....	Montreal.....	10
Howe, Mrs. Florence M.....	London, Eng.....	24
Howland, Mrs. Edith A.....	Toronto.....	10
Howland, George W.....	".....	124
Howland, Sons & Co., Ltd., H. S.....	".....	590
Howland, Mrs. Katharine.....	".....	15
Howland, Miss Katharine V.....	".....	4
Howland, Peleg.....	".....	68
Howland, T. S.....	Kleinburg, Ont.....	10
Howland, W.....	".....	10
Hudson, Mrs. Margaret J.....	St. Catharines.....	23
Hudson, William S.....	Preston, Ont.....	15
Hughes, Miss A. Camilla.....	Ottawa.....	75
Hughes, David.....	Humberstone.....	7
Hughes, D. W.....	Toronto.....	10

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Hunter, Miss Mary A.....	Orono.....	8
Hutcheson, Mrs. Blanche E.....	Port Perry.....	14
Hutcheson, Executors Estate Mrs. Florence S.....	Bowmanville.....	26
Hutcheson, V. H. E.....	".....	70
Hutson, Miss Maude.....	Toronto.....	12
Hutson, J. T. & H.....	".....	25
Imperial Life Assurance Co. of Canada...	".....	8
Imperial Trusts Co. of Canada, in trust	".....	24
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Ingersoll, J. H., Executor Estate Louisa L. Neelon.....	St. Catharines.....	5
Ingersoll, J. H., and E. F. Dwyer, Trustees for Bertha W. Merritt and her children.....	".....	16
Ingersoll, J. H., and W. H. Merritt, Trus- tees.....	".....	140
Ingersoll, J. H., and W. H. Merritt, Joint Trustees for Mary B. Merritt.....	".....	19
Inkster, Mrs. Alice G.....	Victoria, B.C.....	4
Inkster, Colin, Sheriff.....	Winnipeg.....	10
Inman, Mrs. Margaret.....	West Toronto.....	1
Innes, Charles E.....	Simcoe, Ont.....	29
Innes, Mrs. E. Leila.....	".....	7
Innes, Mrs. Mabel M.....	".....	7
Innes, William L.....	".....	21
Innes, William P.....	".....	77
Innes, William P., in trust for Mrs. Christina Livingstone.....	".....	4
Irish, Mrs. Jenny H.....	Toronto.....	58
Irish, Mark H.....	".....	46
Irwin, Mrs. Isabel.....	Ottawa.....	96
Istel, André.....	Vancouver.....	25
Jackson, Arthur.....	Ridgeway.....	10
Jackson, Walter.....	Columbus, Ga.....	2
Jaffray, Mrs. Jane K., and H. T. Jaffray, Trustees.....	Galt.....	19
Jaffray, Hon. Robt.....	Toronto.....	300
Jaffray, Hon. Robt., and J. F. MacKay, in trust.....	".....	280
James, Eric W. M.....	Winnipeg.....	1
Janes, Miss Mary F. R., Usufructuary Legatee.....	Aylmer, P.Q.....	2
Japp, Executor and Trustee Estate Mrs. Betsy S.....	London, Eng.....	36
Jeandron, Mrs. Ada L.....	East Orange, N.J.....	16
Jeffers, Thomas C.....	Toronto.....	20
Jeffrey, Mrs. Annie I.....	Port Perry.....	4
Jeffrey, C. C.....	".....	5

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Jeffrey, S.....	Port Perry	76
Jenkinson, Edwin.....	Wexford.....	4
Jephcott, Executors Estate Wm.....	Toronto.....	42
Johnson, Mrs. Agnes M.....	Consecon, Ont.....	58
Johnson, Executors Estate James A.....	"	58
Johnson, Mrs. Louise H.....	Fort Saskatchewan...	9
Johnston, Alfred.....	Toronto.....	17
Johnston, Andrew.....	Stratford.....	45
Johnston, F. B.....	Toronto.....	17
Johnston, H. B.....	"	17
Johnston, Mrs. Mary.....	Montreal.....	58
Johnston, Samuel.....	Toronto.....	16
Johnston, Strachan, K.C.....	"	17
Johnston, W. R.....	"	17
Johnston, Executors Estate W. R.....	"	20
Jones, Executors Estate Clarkson.....	"	56
Jones, Herbert R. St. C.....	Weymouth North, N.S.	4
Jones, J. Gordon.....	Toronto.....	14
Jones, Mrs. Margaret G.....	"	42
Jones, Miss Williamina C. C.....	Quebec.....	12
Jordan, Rev. Louis H.....	Toronto.....	43
Jordan, Mrs. Mary M.....	Halifax, N.S.....	7
Jost, Trustees Estate Edward.....	"	9
Jost, Trustees Estate Edward, No. 2. Ac- count.....	"	1
Julian, Mrs. Sallie.....	New York, N.Y.....	70
Kains, Robt.....	St. Thomas.....	33
Kane, Mrs. Jessie A.....	Toronto.....	42
Kappele, Mrs. Kate R.....	"	65
Kaulbach, Ven. Archdeacon James A.....	Truro, N.S.....	36
Kay, E. J.....	Montreal.....	7
Kay, Mrs. Margaret.....	Stratford.....	14
Keachie, Mrs. Ida G.....	Toronto.....	7
Keachie, Mrs. Muriel C.....	"	7
Keefer, Major W. Napier, M.D.....	"	98
Keirstead, Mrs. Mary A.....	"	11
Keith, Donald.....	North Battleford, Sask.	35
Keith, George E.....	Toronto.....	14
Kenaston, F. E.....	Minneapolis, Minn....	28
Kendall, C. E.....	St. Catharines.....	12
Kenny, Jos. B., surviving Trustee for Margaret J. Kenny.....	Halifax, N.S.....	39
Kenrick, Mrs. Emma M.....	Toronto.....	28
Kenrick, Frank B.....	"	10
Kernahan, William T.....	"	14
Kerr, Miss Eliza.....	Galt.....	7
Kerr, Miss Emily M.....	Toronto.....	3
Kerr, Mrs. Emma L.....	Welland.....	18
Kerr, Miss Helen J.....	St. Thomas.....	2
Kerr, Miss Margaret T.....	Edmonton, South, Alta.....	14

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Kerr, Mrs. Marion A.....	Toronto.....	17
Kettles, Thomas.....	South Woodslee.....	4
Kettles, W. J.....	Toronto.....	6
Kidd, David.....	New York, N.Y.....	300
Kiely, Wm. G.....	Toronto.....	68
Kiely, Executors Estate Wm. T.....	".....	414
Kilgour, Mrs. Alice M.....	Eglinton, Ont.....	23
Kilman, Alva H.....	Ridgeway.....	7
King, Charles.....	Quebec.....	280
King, Miss Emma.....	".....	43
King, Frank, M.D.....	St. Catharines.....	10
King, Mrs. Grace.....	Toronto.....	35
King, Mrs. Marie C.....	Quebec.....	110
King, Sydney.....	St. Pacome, P.Q.....	55
Kinley, Mrs. Christina.....	Ridgeway.....	30
Kinnard, J. D.....	Port Colborne.....	15
Kippax, Mrs. Margaret.....	Brantford.....	10
Kirkpatrick, A. M. M.....	Toronto.....	7
Kirkpatrick, Rev. F. G.....	Joyceville, Ont.....	7
Kirkpatrick, George B.....	Toronto.....	28
Kirkpatrick, George R. F.....	Edmonton, Alta.....	7
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Kittson, Mrs. Alice H.....	Hamilton.....	14
Knight, Henry.....	Burks Falls, Ont.....	10
Knowles, A. G.....	Sault Ste. Marie, Ont.....	7
Knowlton, Arthur S.....	Toronto.....	5
Knowlton, Thos. E.....	".....	5
Knowlton, W. H.....	".....	58
Kyle, Mrs. Mary J.....	".....	91
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Lacey, Mrs. Eleanor E.....	Toronto.....	2
Laidlaw, John B.....	".....	15
Laidlaw, Robert.....	".....	10
Lake, William H.....	".....	14
Lally, Miss Constance.....	Barrie.....	88
Lamont, W. H.....	Toronto.....	2
Lang, Miss Marion M.....	".....	14
Langmuir, Edwin A.....	".....	5
Langmuir, Mrs. Georgina H.....	".....	5
Langmuir, J. W.....	".....	30
Langmuir, A. D., General Manager, and W. G. Watson, Assistant General Manager, in trust.....	".....	33
Languedoc, Mrs. Erie R., Usufructuary Legatee.....	Quebec.....	2
Lannan, Thomas.....	Port Colborne.....	10
Lash, Z. A., K.C., and Jno. F. Lash, Trustees for Mrs. Harriet Russell.....	Toronto.....	68
Lash, Z. A., K.C., and John Usborne, Trustees for Mrs. Jessie Usborne.....	".....	190
Lawes, Mrs. Nora K.....	Southsea, Eng.....	10

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Lawler, Miss Annie L.....	Toronto.....	160
Lawler, Executrices Estate Rev. E. B.....	".....	10
Lawler, Miss Elizabeth G.....	".....	202
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Lawrence, Mrs. Jane.....	Quebec.....	7
Lawrence, J. Willson.....	Toronto.....	7
Lawrence, Mrs. Marie E.....	".....	56
Layton, Mrs. Mary.....	".....	15
Leach, Hugh.....	".....	14
Leadlay, Mrs. Frances E.....	".....	21
Lee, J. W.....	".....	23
Lefroy, E. B., and H. B. Lefroy, Trustees..	".....	30
Lefroy, H. B.....	".....	7
Leitch, Miss Jennie A.....	St. Catharines.....	5
Leith, Mrs. Mary E. H.....	Toronto.....	7
LeMesurier, G. G.....	".....	14
LeMoine, Gaspard, Jules Lemoine and T. Chase Casgrain, Executors Estate Alex. Lemoine.....	Quebec.....	9
Lemoine, Pierre R., and Anne M. G. L. Rémillard, in trust.....	".....	7
Lennard, Harry, in trust.....	Dundas.....	16
Lennard, Mrs. Phoebe L.....	".....	16
Leonard, R. W.....	St. Catharines.....	60
Leonard, W. H.....	Port Perry.....	49
Leslie, Mrs. Sarah.....	Hamilton.....	25
Lester, Thomas W.....	".....	14
Lewin, Rev. William.....	Saskatoon, Sask.....	30
Lewis, Capt. Ernest H.....	Halifax.....	28
Lewis, Miss Ethel G.....	".....	29
Lewis, J. Travers, D.C.L.....	Ottawa.....	50
Lewis, J. Travers, and The Royal Trust Company, in trust.....	".....	44
Lewis, Mrs. Maude L.....	Halifax.....	12
Lewis, William F.....	Toronto.....	28
Lewis, Wm. Jarrett.....	Halifax.....	441
Lingham, Mrs. Esther.....	Belleville.....	30
Lingwood, Miss Maude E.....	Hartford, Conn.....	2
Little, Miss Agnes.....	Galt.....	4
Little, George F.....	Toronto.....	10
Little, Miss May.....	".....	3
Locke, Herbert A.....	".....	2
Lockhart, Mrs. Susan I.....	".....	7
Logan, Mrs. Eliza J.....	Pickering, Ont.....	11
Logan, F. G.....	".....	28
Logan, William, Trustee.....	Toronto.....	5
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Louis, Executors Estate Daniel.....	Quebec.....	10

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Love, Rev. A. T.	Quebec	1
Love, Miss C. Grace	Walkerville	1
Love, Mrs. Daisy H.	St. Thomas	37
Love, Henry G.	Toronto	140
Love, Miss Lilian	"	28
Love, Mrs. Maud A.	Quebec	7
Love, Miss Minnie E.	St. Thomas	17
Lovell, Jas. S., Trustee	Toronto	21
Lovering, Henry L.	Coldwater	100
Lummis, Miss Jessie D.	Toronto	14
Lummis, W. D.	"	70
Lundy, John J.	Peterborough	35
Lydon, Mrs. Louisa	Toronto	2
Lyle, Morley W.	Peterborough	5
Lyon & Plummer	Toronto	3
Macartney, Executors Estate Alfred T.	Dunnville	3
Macdonald, Mrs. Bertha	Toronto	5
Macdonald, Miss Ellen	Hamilton	50
Macdonald, Francis E., and Jas. S. Lovell, surviving Trustees	Toronto	121
Macdonald, Mrs. Jessie	Hamilton	24
Macdonald, Mrs. Margaret	Port Colborne	10
Macdonald, P. A.	Winnipeg	40
Macgachen, A. F. D.	"	10
Macgregor, Mrs. Kate B.	Hamilton	4
Macgregor, Mrs. Mary A.	Chatham, Ont.	16
Macintosh, J. A.	Toronto	31
Mackan, J. J.	St. Catharines	10
Mackay, Mrs. Elizabeth M.	Georgetown, Ont.	16
Mackelcan, Mrs. Jean M. G.	Toronto	14
Mackenzie, Alexander J.	"	20
Macklin, Miss Clara	"	23
Macklin, Miss Nora H.	Stratford	5
Maclaren, Miss Edith G.	Toronto	14
Maclean, Mrs. Jennie G.	"	14
MacLennan, Mrs. Marion	"	5
Macmahon, H. W.	"	17
Macpherson, W. M., P. F. Ridout and Robt. L. Defries, Trustees of Mac- pherson trust	"	25
Magladery, William	New Liskeard	15
Main, Miss Jean	Hamilton	5
Malcolmson, Herbert H.	Toronto	10
Malloch, Mrs. Olive C. E.	"	9
Malloch, W. J. O., M.D.	"	5
Malone, Exor. and Trustee Estate James	"	35
Manby, Mrs. Sophia M.	Niagara Falls	21
Manitoba College	Winnipeg	11
Manning, Executors Estate Alex.	Toronto	35
Manufacturers Life Insurance Co.	"	425
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Marrigan, William.....	Port Arthur.....	125
Martin, Craufurd C. K.....	Hamilton.....	1
Martin, E. K. C., and D. R. C. Martin, Trustees for Ethel M. S. Baldwin....	".....	35
Martin, E. K. C., and D. R. C. Martin, Trustees for Amy L. T. Dumoulin....	".....	35
Martin, E. K. C., and D. R. C. Martin, Trustees for Mary C. O'D. Luxton....	".....	35
Martin, Mrs. Mabel F.....	".....	18
Martin, Miss Vera K. C.....	".....	1
Massey, C. D.....	Toronto.....	140
Massey, C. V.....	".....	35
Massey, John, Manager, and W. Cecil Lee, Treasurer, in trust.....	".....	58
Massey, Mrs. Susie D., Trustee.....	".....	42
Massey, Mrs. Susie Maria D.....	".....	93
Massey, Mrs. Susie Maria D., in trust for Madeline and Dorothy Massey.....	".....	6
Massie, Robt. F., President, and Hy. Brock, Director, in trust.....	".....	50
Masten, S. Edgar.....	St. Catharines.....	5
Matheson, A. J.....	Perth.....	58
Matthews, Mrs. Annie J.....	Toronto.....	116
Matthews, Wilmot D.....	".....	116
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Maughan, Executors Estate Nicholas....	Toronto.....	7
Maury, Richard B., M.D.....	Memphis, Tenn.....	28
Meadows, David.....	St. Thomas.....	5
Meal, Walter.....	Toronto.....	10
Meighen, Mrs. Letitia B.....	Perth.....	5
Merigold, Mrs. Mary.....	Winona, Minn.....	1
Merritt, Mrs. Amy J.....	St. Catharines.....	12
Merritt, Miss Catherine N.....	Toronto.....	84
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Merritt, Col. Wm. Ingersoll.....	London, Eng.....	135
Meston, Miss Margaret.....	Hamilton.....	15
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Meyers, D. Campbell, M.D.....	Toronto.....	10
Michie, Lt.-Col. John F.....	".....	100
Mickle, Miss Sarah.....	".....	3
Middlemiss, Mrs. Margaret.....	Galt.....	2
Miller, Mrs. Amy A.....	St. Catharines.....	21
Miller, Frederick F.....	Napanee.....	14
Miller, John W.....	Toronto.....	10
Miller, Executors Estate Mrs. Marietta....	St. Catharines.....	84
Miller, Mrs. Pauline C. Lash.....	Toronto.....	56
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Mitchell, Charles C.....	Brandon.....	5
Mitchell, H. E.....	Toronto.....	10
Mitchell, Jas. S.....	Brandon.....	5
Mitchell, Jno. C. P.....	".....	5
Mitchell, Mrs. Margaret McD.....	".....	30
Mitchell, Miss Marguerite.....	".....	5
Mitchell, Mrs. Mary B.....	Macoun.....	18
Mitchell, Mrs. Myra E.....	Toronto.....	5
Mitchell, Peter C.....	Brandon.....	50
Mitchell, W. A.....	Toronto.....	100
Moblo, Mrs. Jane A.....	Dunnville.....	16
Moffat, Mrs. Margaret B.....	Toronto.....	100
Monk, Mrs. Rosamond P.....	".....	14
Monro, Mrs. Isabel.....	Dunfermline, Scot.....	16
Monro, James.....	".....	12
Monro, Neville F.....	Toronto.....	4
Monteith, Hon. Nelson.....	Stratford.....	14
Montgomery, George S.....	Edmonton, Alta.....	40
Montgomery, Mrs. Jessie.....	St. Catharines.....	8
Montgomery, William.....	Grimsby, Ont.....	8
Montizambert, Mrs. Mary J.....	Ottawa.....	258
Montreal City and District Savings Bank.....	Montreal.....	26
Moodie, Miss Jean.....	Hamilton.....	10
Moor, Joshua C.....	Toronto.....	14
Moore, Mrs. Ann and Mrs. C. A. Picard, in trust for Jas. K. Picard.....	Ridgeway.....	2
Moore, Mrs. Isabell.....	St. Thomas.....	12
Moore, Miss Lucie.....	Nantwich, Eng.....	4
More, W. G.....	Toronto.....	8
Morgan, J. W.....	".....	2
Morgan, Robt. R.....	Saskatoon.....	50
Morin, Miss Jeannette L.....	Toronto.....	16
Morris, Executors Estate Hon. Alex.....	".....	261
Morris, Alex. C.....	".....	29
Morris, Miss Christine V. K.....	".....	21
Morris, Administrator Estate Edmund M.....	".....	2
Morris, Edward.....	Fonthill.....	100
Morris, Francis J. A.....	Port Hope.....	1
Morris, Trustees Estate Hon. James, for Mrs. M. W. Harman.....	Toronto.....	26
Morris, Trustees Estate Hon. James, for Mrs. H. E. Spragge.....	".....	26
Morris, M.....	Brandon.....	10
Morris, Major R. C.....	London, Eng.....	7
Morrison, Miss Edith C.....	Mono Road, Ont.....	2
Morrison, Mrs. Geneviève M. L.....	Toronto.....	16
Morrison, Miss Mabel B.....	Mono Road, Ont.....	2
Morrison, Wm.....	Toronto.....	20
Morrissey, Michael.....	Cobalt.....	10
Morrow, George J.....	Toronto.....	5
Morrow, Geo. J., Jas. J. Morrow and F. E. Morrow, Exors. Estate J. C. Morrow.....	".....	35

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Morrow, Mrs. Rebecca M.....	Ingersoll.....	14
Morse, Mrs. Jessie M.....	Winona, Minn.....	1
Morse, J. Wilton.....	Toronto.....	15
Mortimer, Mrs. Alicia G.....	Toronto.....	2
Mortimer, C. H.....	".....	15
Moss, Charles A.....	".....	1
Moss, Mrs. Mabel A.....	".....	10
Moyer, Mrs. Margaret.....	Alsask, Sask.....	1
Moyle, J. R.....	Bobcaygeon.....	5
Muir, Miss Helen.....	St. Catharines.....	33
Muir, Miss Janet F.....	Port Dalhousie.....	10
Muir, M. D., sole surviving Trustee.....	St. Catharines.....	7
Muir, William C.....	Port Dalhousie.....	4
Mulligan, B. M.....	North Bay.....	10
Mulock, Cawthra.....	Toronto.....	550
Munro, Miss Frances.....	Boston, Mass.....	12
Munro, Mrs. Jean.....	Paris, France.....	36
Murray, Mrs. Ellen M.....	Buckingham, P.Q.....	40
Murray, John S., in trust.....	Toronto.....	47
McAlister, W. B.....	Hamilton.....	20
McAndrew, Miss Annie M.....	Toronto.....	46
McAndrew, Daniel H.....	Renfrew.....	20
McAndrew, Miss Jane.....	Toronto.....	63
McAuliff, M.....	Welland.....	100
McCall, Douglas.....	Toronto.....	12
McCall, Mrs. Jane.....	".....	5
McCalla, Mrs. Maria S.....	St. Catharines.....	70
McCallum, Mrs. Emma.....	Cobourg.....	14
McCallum, Peter A., in trust.....	St. Catharines.....	45
McCallum, Peter A., Trustee.....	".....	55
McCarthy, Mrs. Agnes E.....	Vancouver.....	41
McConkey, Mrs. M. J.....	Toronto.....	18
McCraney, George E.....	Saskatoon.....	13
McCreery, Mrs. Ada G.....	Cranbrook.....	18
McCuaig, Mrs. Emma M., in trust.....	Montreal.....	14
McCulloch, Hugh.....	Galt.....	210
McCulloch, Mrs. Louise L.....	".....	7
McCulloch, R. O., in trust.....	".....	9
McCurdy, Thos. H.....	Stratford.....	5
McDonagh, Executrix Estate John.....	Thorold.....	43
McDonagh, Wm. S. H.....	".....	10
McDonald, Donald H.....	Fort Qu'Appelle.....	28
McDonald, Mrs. Elleonora C.....	Winnipeg.....	32
McDonough, Executrices Estate William.....	London, Ont.....	18
McFall, Arthur A.....	Bolton.....	70
McFiggins, Arthur J.....	Fenella, Ont.....	2
McGee Real Estate Co., Ltd., The.....	Toronto.....	25
McGiffin, Mrs. Anna B.....	".....	14
McGillivray, Miss Catharine.....	Port Colborne.....	35
McGillivray, Donald.....	".....	5
McGillivray, Miss Mary.....	".....	35

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McGregor, Rev. George.....	Harrow.....	4
McIntosh, Archibald A.....	North Bay.....	2
McIntosh, Mrs. Elizabeth.....	Lindsay.....	2
McIntosh, John R.....	North Bay.....	2
McIntosh, Robt. L.....	".....	2
McIntyre, Judge D. J.....	Whitby, Ont.....	3
McIntyre, Mrs. Ethel M.....	".....	5
McIntyre, Executors Estate Gilbert H...	St. Marys, Ont.....	10
McKay, Mark S.....	Galt.....	10
McKiggan, Albert J.....	Woodstock, Ont.....	6
McLachlin, Executors and Trustees Es- tate Claude.....	Arnprior, Ont.....	100
McLachlin, Executors and Trustees Es- tate H. F.....	".....	100
McLaren, Archibald K.....	Hood River, Oregon..	8
McLaren, H. E.....	Hamilton.....	11
McLaren, Richard J.....	".....	14
McLenaghan, James.....	Toronto.....	240
McLennan, Mrs. Elsie M.....	".....	100
McMartin, John.....	Cornwall, Ont.....	332
McMeekin, Rev. Henry, L.L.D.....	Ottawa.....	2
McMurray, W. J.....	Niagara Falls.....	10
McMurrich, Mrs. Minnie G.....	Toronto.....	10
McNaught, Thomas.....	".....	20
McNeal, Senior, Cornelius.....	Port Colborne.....	23
McNeal, Mrs. Susan.....	".....	16
McNeal, William L.....	".....	25
McNeil, H. S.....	Toronto.....	23
McNeil, James.....	New York, N.Y.....	28
McRitchie, Mrs. Jamesena, Geo. A. Conley and D. A. Dunlap, Executors Estate of Rev. Geo. McRitchie	Ottawa.....	21
Naftel, Walter F. A.....	Goderich.....	2
Nairn, Alexander.....	Toronto.....	29
Nairn, Mrs. Elizabeth C.....	".....	8
National Life Assurance Co. of Canada....	".....	561
National Trust Co., Limited.....	".....	222
National Trust Co., Ltd., Trustees of Will and Codicils of Dom. Farrell, deceased.....	".....	295
National Trust Co., Ltd., Trustees Anson Jones Estate.....	".....	441
National Trust Co., Ltd., Executors Estate J. M. MacKenzie.....	".....	28
National Trust Co., Ltd., in trust for Mrs. Georgina A. Pemberton.....	".....	52
National Trust Co., Ltd., in trust for Thomas Todd.....	".....	84
National Trust Co., Ltd., and E. T. Mal- one, Executors Estate Ed. W. Cox.....	".....	100
Nattress, Mrs. Julia.....	".....	28

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Neelin, James M.	Port Arthur	125
Neff, Mrs. Catharine	Port Colborne	6
Neff, James E.	"	7
Neilson, James	Scarboro, Ont.	70
Neilson, John	"	70
Nelles, Mrs. Christie A.	Toledo, Ohio	21
Nelles, T. R., Executor	Simcoe, Ont.	21
Nelson, Mrs. Emily	Toronto	40
Newbigging, Executrix Estate Lieut.- Col. R. G.	"	16
Newcombe, Dan. W.	St. Thomas	14
Newman, F. J.	Balgonie, Sask.	15
Niagara Falls General Hospital Trust	Niagara Falls, Ont.	21
Nicholls, Mrs. Jessie E., in trust for Lorna Nicholls	Winnipeg	10
Nicolson, Mrs. Florence E.	Greenock, Scot.	37
Niles, Miss Myriene	Cobourg	11
Nordheimer, Executors Estate Samuel	Toronto	128
North American Life Assurance Co.	"	448
North, Charles H.	Picton, Ont.	5
Northcote, Mrs. Isabella G.	Toronto	51
Northway, John	"	374
Northway, John, in trust	"	140
Northway, John A.	"	3
Northway, John A., President, and J. B. Ratcliff, Secretary, in trust	"	1
Nunns, Mrs. Mary F.	London, Eng.	15
Oakley, J. G.	Toronto	17
O'Brien, Henry, K.C.	"	35
O'Brien, James	Welland	52
O'Brien, James F.	"	4
O'Bryan, Joseph S.	Halifax, N.S.	20
O'Connor, Mrs. Margaret	Toronto	2
O'Connor, Mrs. Mary E., surviving Trustee for Miss A. Camilla Hughes	Ottawa	20
Odlum, Miss Eleanor D., and Miss Helen E. Odlum	St. Catharines	5
Ogden, Lyndhurst	Toronto	21
O'Hara, Miss Gertrude	"	28
O'Hara, Miss Mary	"	39
Oille, Miss Elizabeth	Buffalo, N.Y.	1
O'Keefe, Executors Estate Eugene	Toronto	350
Olmsted, Mrs. Edith H.	Hamilton	49
O'Neill, Miss Emma R.	Port Colborne	3
O'Neill, Miss Mary J.	"	7
O'Reilly, Charles, M.D.	Toronto	43
O'Reilly, E. B., M.D.	Hamilton	50
O'Reilly, Miss Elizabeth J.	"	51
Orr, Mrs. Annie M., in trust for J. L. F. Orr	Toronto	1
Orr, J. O., M.D.	"	6
Orr, William C.	Stratford	18

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Osborne, Miss Annie B.	Hamilton.	47
Osborne, Mrs. Henrietta L.	"	14
Osborne, Mrs. Isabel B.	Toronto	100
Osborne, Trustees Estate J. B.	Beamsville	140
Osborne, James Kerr	Toronto	161
Osler, A. E.	"	3
Osler, Sir E. B., M.P.	"	294
Osler, Ed. H., Executor Estate Elizabeth F. Montgomery	Cobourg	30
Osler, F. G.	Toronto	40
Osler, F. G., E. F. Osler, H. F. Osler, W. L. Matthews and G. S. Gibbons, Trustees	"	294
Osler, F. G., and S. B. Sykes, in trust	"	150
Osler, H. S., and F. W. G. Fitzgerald, in trust	"	50
Osler & Hammond.	"	51
Osler & Hammond, in trust.	"	100
Osler, Mrs. Lily M.	"	22
Osler, Sir William, M.D.	Oxford, Eng.	245
Oxley, F. Beresford.	Halifax, N.S.	4
Oxley, F. H., and W. F. Parker, Trustees. .	"	19
Pacard, Mrs. Margaret E.	Centerdale, Rhode Island.	5
Paff, Mrs. Elizabeth.	Stratford.	15
Paget, Very Rev. Edward C.	Calgary	17
Paget, Mrs. Marguerite.	Port Colborne.	1
Paisley, Mrs. Louise F.	Sackville, N.B.	2
Papst, W. E.	Toronto	10
Parker, Miss Catherine G.	Witney, Eng.	4
Parker, Executor Estate Hon. Daniel McN	Dartmouth, N.S.	12
Parker, Miss Fanny A.	"	11
Parker, Mrs. Fanny H.	"	57
Parker, John T.	Toronto	21
Parker, Mrs. Sarah K.	Ancaster, Ont.	4
Parker, William F.	Wolfville, N.S.	23
Pate, W. J.	Toronto	10
Paterson, Miss Edith H.	St. Catharines.	5
Paterson, Mrs. Florence I.	Toronto	25
Paterson, Mrs. Florence I., in trust.	"	7
Paterson, J. Harry.	"	140
Paterson, Mrs. Marion J.	"	2
Paterson, Mrs. Mary.	St. Catharines.	10
Paterson, Miss Mary L.	Toronto	7
Paterson, Rev. T. W.	"	56
Paterson, Rev. T. W., J. H. Paterson and C. W. Paterson, Trustees for children of C. W. Paterson.	"	14
Paterson, Rev. T. W., J. H. Paterson and C. W. Paterson, Trustees for Miss Mary L. Paterson.	"	12

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Paterson, Rev. T. W., J. H. Paterson and C. W. Paterson, Trustees for Mrs. Emily Winstanley.....	Toronto.....	12
Paton, Miss Annie.....	Barrie.....	2
Paton, Robt.....	".....	11
Pattinson, George, Mrs. Mary E. Fergu- son, Edward Hay and Jas. B. O'Brian.	Toronto.....	102
Patton, Francis L.....	Winnipeg.....	20
Pearman, Horace V.....	Halifax, N.S.....	2
Peirce, Miss Annie V.....	Georgetown, Ont.....	5
Peirce, Miss Mary.....	".....	6
Pengelly, Henry.....	Cobourg.....	21
Pentland, Mrs. Constance L.....	Winnipeg.....	18
Penton, Miss Bessie B.....	Halifax, N.S.....	14
Peregrine, Miss Etta.....	Galt.....	1
Peregrine, Miss H. May.....	".....	1
Perley, Miss Ethel L.....	Ottawa.....	100
Perley, Sir George H.....	".....	40
Perry, Mrs. Jenny B.....	St. Catharines.....	8
Peterson, Administratrix Estate Miss Jane.	Port Colborne.....	12
Pew, Mrs. Ella V.....	Chicago, Ill.....	19
Philp, James.....	Newcastle, Ont.....	12
Phoenix Insurance Co., The.....	Hartford, Conn.....	479
Pipon, Mrs. Maude M.....	Toronto.....	60
Pirie, Charles N.....	Costa Rica, C.A.....	100
Plewes, Mrs. T. Griffin.....	St. Thomas.....	5
Pontifex, Bryan.....	Toronto.....	7
Poole, Henry S.....	Guildford, Eng.....	11
Porritt, Frederick R.....	Barrie.....	23
Porritt, Frederick R., Trustee.....	".....	2
Porritt, Thomas H.....	South Croydon, Eng.....	15
Potter, Ralph.....	Newtonbrook, Ont.....	1
Pound, Isaac L.....	Ridgeway.....	7
Powell, C. Berkeley.....	Ottawa.....	100
Pratt, Rodman.....	Wolfville, N.S.....	7
Preston, Miss Margaret L.....	Brandon.....	2
Prime, F. A.....	Toronto.....	35
Prime & Rankin, Limited.....	".....	100
Prince, Mrs. Charlotte.....	".....	24
Pringle, Clive.....	Ottawa.....	21
Prior, James.....	St. Catharines.....	23
Proudfoot, Mrs. Robina McL.....	Evanston, Ill.....	46
Pugsley, David.....	Maccan, N.S.....	3
Pugsley, John.....	Toronto.....	116
Purser, Mrs. Leila.....	Cobourg.....	8
Quarry, Mrs. Annie A.....	Windsor, Ont.....	8
Radley, Mrs. Elizabeth J.....	Toronto.....	84
Raikes, Miss Fanny.....	Barrie.....	38
Raikes, George.....	".....	7
Raikes, Miss Georgina.....	".....	24

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Raikes, Richard, M.D.	Midland, Ont.	6
Ramsay, Douglas M.	Ceylon	158
Ramsay, Capt. J. Gordon	London, Eng.	158
Ramsay, William	Stow, Scot.	1873
Ramsay, Col. W. B.	"	150
Ramsey, Alan R.	Toronto	15
Ramsey, George	Brooklyn, N.Y.	50
Ramsey, J. G.	Toronto	150
Rankin, Alexander	"	28
Rankin, Miss Elizabeth	St. Catharines	12
Rapsey, George H.	Port Arthur, Ont.	15
Ray, Mrs. Maggie	West Concord, Minn.	7
Raymer, Mrs. Mary A.	Manhattan Beach, Cal.	22
Rayner, Mrs. Ethel E.	Auckland, N.Z.	61
Rector and Wardens, Trinity Church	Galt	17
Reeb, John A.	Port Colborne	3
Reeb, Miss Minnie	"	3
Reeb, Thomas E.	"	3
Reeb, William	"	3
Reilly, Miss Margaret J.	Niagara Falls South	7
Reynolds, Mrs. Ella F.	Edmonton, Alta.	30
Rice, O. F.	Toronto	70
Richardson, Mrs. Eliza A.	Ingersoll	7
Richardson, Mrs. Frances W.	St. Catharines	14
Richardson, John A.	Montreal	49
Richardson, W. C.	Toronto	3
Riddell, John E.	Hamilton	14
Ridley, Rev. John	Galt	10
Risley, John F.	Cranworth, Ont.	6
Roach, Edwin	Toronto	50
Roach, Miss Louisa	Hamilton	18
Robarts, Mrs. Louisa J.	London, Ont.	7
Robert, F. A.	Chatham, Ont.	80
Roberts, Fred. T.	St. Thomas	3
Roberts, John F.	Eau Clair, Wis.	50
Roberts, Miss Mary	Toronto	16
Robertson, Alex.	Quebec	2
Robertson, Mrs. Eleanor M.	Toronto	7
Robertson, Miss Jane M.	Quebec	10
Robertson, J. S.	St. Thomas	3
Robertson, Mrs. Margaret K.	St. Catharines	1
Robinson, Mrs. Elizabeth S., Treasurer	Toronto	11
Robinson, Fred.	Revelstoke, B.C.	134
Robinson, George	Toronto	35
Robinson, Miss Harriet M. E.	Barrie	10
Robinson, Mrs. Lydia A. E.	Hamilton	50
Robinson, Mrs. Mary A.	Peterborough	4
Robinson, O. E.	Ingersoll	35
Robinson, Executrices Estate Mrs. Sarah	Toronto	62
Robinson, W. A.	Hamilton	50
Roddick, Mrs. Mary	Cobourg	5
Rodgers, Miss Jessie	Sault Ste. Marie, Ont.	11

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Roe Buck, Mrs. Mary E.....	Cobourg.....	14
Roger, Miss Edith A.....	Toronto.....	5
Rogers, Mrs. Annie E., J. A. Forster, and Chas. Rogers, Executors Estate Geo. Forster.....	Welland.....	57
Rogers, Mrs. Eleanor M., and Frank E. Rogers, M.D.....	Denver, Col.....	29
Rogers, Elias.....	Toronto.....	650
Rogers, Miss Rachel S.....	Merritton.....	1
Rogerson, William.....	Toronto.....	24
Rohleder, Frederick.....	Berlin, Ont.....	42
Rolph, Joseph T.....	Toronto.....	15
Rooke, Mrs. Maude S.....	New York, N.Y.....	18
Roper, Mrs. Fanny E.....	Victoria, B.C.....	36
Rosebrugh, Mrs. Jessie W.....	Toronto.....	2
Rosebush, Mrs. Barbara J. McN.....	Appleton, Wis.....	10
Ross, Mrs. Charlotte W., M.D.....	Whitemouth, Man.....	5
Ross, Mrs. Christina B.....	Lindsay, Ont.....	10
Ross, Mrs. Harriet A., Executrix.....	Quebec.....	31
Ross, Mrs. Jennie E.....	Saskatoon.....	1
Ross, Mrs. Margaret.....	Port Robinson.....	9
Ross, Sidney R.....	Saskatoon.....	28
Ross, Walter.....	Lethbridge.....	125
Ross, William, Senior.....	Fergus.....	2
Rounthwaite, Miss Elizabeth M.....	Toronto.....	26
Rowe, Mrs. Lizette B.....	Newark, N.J.....	42
Rowland, Mrs. Mary A. N.....	Brussels, Ont.....	7
Roy, Mrs. Mary A.....	Hamilton.....	9
Roy, R. Maitland.....	".....	2
Royal Trust Co., The, in trust.....	Montreal.....	30
Royal Trust Co., The, Trustees for Doro- thy G. Brown, Edmund H. G. Brown, and Evelyn G. Brown.....	Ottawa.....	2
Royal Trust Co., The, Trustee for Annie S. Hill.....	Toronto.....	6
Rudolf, Mrs. Edna H.....	Brookline, Mass.....	10
Rumsey, Miss Melia.....	Ingersoll.....	7
Rumsey, Miss Phyllis C.....	".....	14
Russ, Mrs. Anna.....	Beamsville, Ont.....	1
Russill, Frank.....	Toronto.....	50
Ryan, Executors Estate Hugh.....	".....	630
Ryan, Patrick F.....	Ridgeway.....	14
Ryerson, Mrs. Mary A.....	Toronto.....	118
Sage, Anthony F.....	Ingersoll.....	33
Sailsbury, Mrs. Mary G.....	Toronto.....	28
Salaman, Mrs. Ann S.....	London, Eng.....	17
Sargent, Homer E.....	Detroit, Minn.....	25
Saunders, A.....	London, Eng.....	140
Scarff, H. W.....	St. Thomas.....	15
Scarth, J. F., and C. G. Scarth, in trust ..	Port Arthur.....	9
Scheibe, Geo. T.....	Toronto.....	3

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Scholfield, Executors Estate Mrs. Rebecca.	Port Colborne.....	12
Scoley, E. K.....	Toronto.....	28
Scoley, Mrs. Louisa.....	".....	50
Scott, G. W.....	Athalmer, B.C.....	12
Scott, Mrs. Helen G. M.....	Richmond, Eng.....	158
Scott, James.....	Toronto.....	42
Scott, J. C.....	".....	140
Scott, J. E.....	Aylmer, Ont.....	25
Scott, Mrs. Jessie.....	Toronto.....	39
Scott, Miss Katharine S.....	".....	22
Scott, Miss Katharine S., and F. W. Lee, in trust.....	".....	40
Scott, Mrs. Mary E.....	".....	35
Scott, Robt. F., and B. E. Bull, in trust..	".....	12
Scott, Robt F., and James Scott, Trustees for Miss Catherine Scott.....	".....	9
Scottish Northern Investment Trust, Limited, The.....	Aberdeen, Scot.....	100
Seagram, E. F., in trust.....	Galt.....	105
Second Scottish Northern Investment Trust Limited, The.....	Aberdeen, Scot.....	25
Secord, Executors Estate S. W.....	Brantford.....	14
Semple, Andrew.....	Toronto.....	41
Semple, Miss Gertrude M.....	".....	5
Semple, Miss Janet.....	Tottenham, Ont.....	4
Semple, Mrs. Margaret.....	Toronto.....	6
Semple, Miss Margaret L.....	Ottawa.....	5
Semple, Robt.....	Tottenham, Ont.....	11
Shantz, Mrs. Catherine.....	Berlin, Ont.....	1
Sharp, Jas. Lloyd.....	Summerside, P.E.I.....	5
Shaw, Mrs. Annie S.....	Toronto.....	2
Shaw, Hedley.....	".....	50
Shearson, Mrs. Jessie McC.....	New York, N.Y.....	69
Sherk, Ward H.....	Ridgeway.....	3
Sherrin, G. A.....	Toronto.....	5
Shields, James D.....	".....	10
Silver, Mrs. Blanche.....	Halifax, N.S.....	26
Silver, Wm. N., Executor.....	".....	12
Simpson, Mrs. Minnie.....	Montclair, N.J.....	14
Simpson, W. B. Bridgeman.....	Wetherby, Eng.....	60
Sinclair, D. G. C.....	New York, N.Y.....	5
Sinclair, Executors Estate J. C.....	Toronto.....	20
Sinclair, Mrs. Margaret.....	Woodstock, Ont.....	5
Sinclair, Wm. T.....	Toronto.....	6
Sisters of St. Joseph.....	".....	4
Sivers, Charles L.....	".....	2
Sivers, Mrs. Fanny.....	".....	8
Skyner, Mrs. Essie A.....	Brandon.....	4
Skyner, Henry J.....	".....	65
Sloan, Miss Bertha.....	Fergus.....	11
Slocombe, Miss Annie.....	Hamilton.....	10
Small, Alex. T.....	Beamsville.....	18

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Small, John T.....	Toronto.....	44
Small, John T., in trust.....	".....	28
Small, Wolston N. J.....	St. Catharines.....	22
Smart, Alfred M.....	London, Ont.....	49
Smart, Alfred M., and Catherine S. Smart.....	".....	28
Smart, Miss Annie S.....	".....	45
Smart, John E.....	Port Hope.....	30
Smith, Andrew.....	Fenella, Ont.....	15
Smith, Executors Estate Prof. Andrew.....	Toronto.....	180
Smith, Miss A. Clarice.....	Ottawa.....	14
Smith, Miss B. Eloise.....	".....	14
Smith, Executors Estate David.....	Toronto.....	7
Smith, E. A., Administrator Estate Mrs. Caroline P.....	".....	105
Smith, Mrs. Elizabeth H.....	".....	14
Smith, Mrs. Florence E.....	".....	6
Smith, Executors Estate Sir Frank.....	".....	350
Smith, George.....	Edmonton.....	35
Smith, George B.....	Toronto.....	70
Smith, Mrs. Gertrude A.....	Moose Jaw, Sask.....	8
Smith, Mrs. Lilian M.....	Ottawa.....	21
Smith, Mrs. Lucie E.....	Toronto.....	8
Smith, Robert.....	".....	16
Smith, Mrs. Sarah M.....	Dorchester, N.B.....	50
Smith, Sydney F.....	Devonport, Auckland, N.Z.....	16
Smith, Executors Estate Walter A.....	Toronto.....	7
Smith, William H.....	Cobalt.....	5
Smith, W. J.....	Marksville, Ont.....	12
Smyth, Miss Jane.....	Kingwood, Ont.....	21
Smyth, Mrs. Julia S. M.....	Lindsay, Ont.....	4
Snowball, George M.....	Toronto.....	10
Snyder, Fred. W.....	Berlin, Ont.....	14
Snyder, Miss Lena.....	".....	7
Somerville, Mrs. Mary A.....	Toronto.....	10
Sorby, Charles F.....	Gores Landing, Ont.....	23
Sorley, Mrs. Marion R.....	Toronto.....	1
Southcott, Harry.....	St. Catharines.....	14
Speight, T. B.....	Toronto.....	2
Spellman, Mrs. Annie.....	Hastings.....	21
Spence, John H.....	Brantford.....	7
Spence, Robt., and Margaret Spence, Joint Account.....	Niagara Falls South.....	4
Spencer, J. W., Ph.D.....	Washington, D.C.....	12
Spiers, David.....	Galt.....	20
Spragge, Miss Catherine M.....	Toronto.....	10
Spragge, Edward W., M.D.....	".....	10
Spragge, G. E., and A. B. Wilkie, Trustees.....	".....	25
Spring, Winthrop N.....	Chicago, Ill.....	1
Springmann, Hermann H.....	Liverpool, Eng.....	29
Springmann, Mrs. Violet E. B.....	".....	29
Sproat, Mrs. Elizabeth J.....	Milton, Ont.....	7

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Square, John S.....	Stratford.....	37
Square, John S., in trust for Mary A. H. Frank.....	".....	10
Starr, Mrs. Georgie.....	Toronto.....	5
Stayner, Frederic H.....	Exmouth, Eng.....	162
Stayner, Mrs. Harriot R.....	Toronto.....	98
Stayner, Mrs. Harriot R., Executrix Estate T. Sutherland Stayner.....	".....	182
Stayner, Major Lawrence G.....	Salisbury, Eng.....	17
Stayner, Rev. Winslow S.....	Toronto.....	250
Stearns, Mrs. Clara E.....	Pine Bluff, Ark.....	7
Sterling, Mrs. Jeanne L.....	New York.....	14
Sterling, R. N.....	Toronto.....	9
Sterns, Miss Anna M.....	".....	2
Stevens, James.....	Ingersoll.....	18
Stevenson, J. M.....	Cobourg.....	35
Stewart, Executor Estate John.....	Toronto.....	21
Stewart, John Ross.....	Cleveland, Ohio.....	17
Stewart, Executor Estate Robert.....	Toronto.....	36
Stewart, Mrs. Susan.....	".....	12
Stewart, Mrs. Susan I., Trustee.....	Ottawa.....	100
Stewart, Mrs. Teresa M.....	Bobcaygeon.....	3
Stewart, Thomas.....	Niagara-on-the-Lake.....	21
Stewart, William.....	Toronto.....	9
Stocks, W. S.....	Tillsonburg.....	3
Stoddart, John H.....	New York, N.Y.....	10
Stokes, Mrs. Edith M.....	Plymouth, Eng.....	20
Stone, George.....	Port Perry.....	4
Stone, H. H.....	".....	10
Storrie, Mrs. Margaret P.....	Toronto.....	3
Strathy, Mrs. Agnes S.....	".....	3
Strathy, G. B.....	".....	195
Stratton, Hon. J. R.....	Peterborough.....	2
Stratton, Hon. J. R., Executor.....	".....	11
Strickland, Mrs. Mabel G.....	Toronto.....	28
Stripp, Mrs. Emma B.....	LaPorte, Ind.....	19
Stuart, Mrs. Elizabeth C.....	Guelph.....	14
Stuart, Peter, M.D.....	".....	30
Sullivan, Mrs. Henrietta M.....	Toronto.....	24
Sutton, Mrs. Alice.....	Bowmanville.....	9
Swabey, iMrs. Florence.....	Toronto.....	46
Swan, M ss Beatrice H.....	".....	29
Swan, Miss Edith L.....	".....	41
Swan, Henry.....	".....	75
Swan, James H.....	".....	28
Swan, John E.....	".....	54
Swan, Executors Estate Robert.....	".....	32
Swan, Thomas.....	".....	28
Swan, Wilfred E.....	".....	50
Swan, W. H.....	Victoria, B.C.....	88
Sylvester, Mrs. Lottie A.....	Toronto.....	12
Symmes, Executrix Estate Henry C.....	Niagara Falls, South.....	125

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Symmes, Mrs. Jane T.	Niagara Falls, South..	175
Symons, D. T., Administrator Estate Jane Evans	Toronto	28
Symons, D. T., in trust for Miss Harriet J. Kingstone	"	3
Symons, D. T., and F. Asa Hall, Trustees S. G. Wood settlement	"	10
Symons, John H.	New York, N.Y.	71
Tane, Administrators Estate Rev. F.	London, Ont.	8
Taprell, W. A.	Chicago, Ill.	6
Tarr, Henry J.	Winnipeg	3
Tate, C. W.	Paris, Ont.	3
Taylor, Mrs. Agnes H.	St. Catharines	5
Taylor, Miss Amy E. R.	Toronto	5
Taylor, Mrs. Elizabeth M.	"	15
Taylor, George W.	Shannonville	21
Taylor, H. E.	Toronto	1
Taylor, Miss Helen F.	"	3
Taylor, Mrs. Helen R.	"	3
Taylor, Henry J.	St. Catharines	70
Taylor, John C.	Port Perry	9
Taylor, Mrs. Lizette A.	St. Catharines	157
Taylor, Mrs. Lizette A., and Hy. J. Taylor in trust	"	17
Taylor, Miss Mary L.	Toronto	5
Taylor, Samuel R.	Desbarats, Ont.	6
Teal, Mrs. Katharine	Ridgeway	21
Teeple, Mrs. Ella M.	Watertown, S. Dakota	39
Temple, Mrs. Alice E. D.	Toronto	48
Temple, Executor Estate Mrs. Margaret J. A.	"	6
Tennent, Mrs. Mary C. P.	York, Eng.	35
Tennis, Mrs. Erie E.	LaPorte, Ind.	4
Teskey, Luke, M.D.	Toronto	9
Tessier, Justice Auguste	Rimouski, P.Q.	10
Tew, Richard	Toronto	5
Theal, Herbert	Smithville	1
Theal, James I.	Grimsby, Ont.	1
Theal, Miss Mary	St. Catharines	6
Theal, Richards T.	Grimsby, Ont.	1
Thom, Mrs. Flora M.	Ridgeway	2
Thom, John H.	Toronto	30
Thom, Mrs. Margaret S.	Barrie	4
Thompson, Fearnley	Wetaskiwin, Alta.	5
Thompson, George	Toronto	4
Thompson, James S.	Wetaskiwin, Alta.	7
Thompson, John	Ingersoll	10
Thompson, Executors Estate Robert	Toronto	70
Thompson, Samuel H.	"	45
Thompson, Mrs. Susannah J.	"	7
Thompson, William W.	Wetaskiwin, Alta.	7

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Thomson, Mrs. Isabel B.....	Berkeley, Cal.....	6
Thorburn, Executors Estate James.....	Toronto.....	70
Thorburn, Mrs. Jane.....	".....	4
Thornton, Miss Josephine M.....	".....	6
Title and Trust Company, The.....	".....	8
Tobin, C. A.....	Fergus.....	13
Tobin, Miss Emily H.....	".....	18
Tocher, Mrs. Sarah B.....	Portobello, Scot.....	5
Todhunter, Mrs. Jessie S.....	Toronto.....	84
Toner, Mrs. Edith M.....	Collingwood, Ont.....	20
Toronto General Trusts Corporation, in trust for Ethel M. Hamilton.....	Ottawa.....	15
Toronto General Trusts Corporation, in trust for George T. Hamilton.....	".....	15
Toronto General Trusts Corporation, in trust for Mary A. Hamilton.....	".....	19
Toronto General Trusts Corporation, in trust for H. S. Perley.....	".....	67
Toronto General Trusts Corporation.....	Toronto.....	30
Toronto General Trusts Corporation, in trust.....	".....	400
Toronto General Trusts Corporation, in trust, No. 2. Account.....	".....	33
Toronto General Trusts Corporation, in trust for Mrs. Harriett S. Bacque...	".....	51
Toronto General Trusts Corporation, in trust for Annie Carlon.....	".....	37
Toronto General Trusts Corporation, Trustees re Hughes trust.....	".....	87
Toronto General Trusts Corporation, Trustees Nordheimer-Houston trust.	".....	11
Toronto General Trusts Corporation, in trust for Isabel M. Osborne.....	".....	100
Toronto General Trusts Corporation, in trust for John G. Osborne.....	".....	100
Toronto General Trusts Corporation, Trust- tees for Mrs. Nadine J. H. Osler.....	".....	18
Toronto Mortgage Co., in trust.....	".....	43
Torrance, Miss Beatrice.....	".....	3
The Honourable the Treasurer of the Province of Ontario, in trust for Estate of Anson Jones.....	".....	17
Trees, Charlotte E., Jas. D. Trees, Edith J. Trees, Samuel L. Trees, and Chris- topher F. Trees, Trustees.....	".....	112
Tresise, Mrs. Alice.....	Galt.....	11
Tucker, James J.....	St. Thomas.....	4
Tucker, Miss Verona J.....	".....	3
Turner, Mrs. Florence.....	Brockville.....	1
Turner, Hon. Richard.....	Quebec.....	75
Twining, Mrs. Alice E.....	Halifax.....	15
Twohey, Mrs. Diana F.....	Buffalo, N.Y.....	7

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Twohey, Mrs. Diana F., in trust for M. D.		
Twohey.....	Buffalo, N.Y.....	1
Twohey, James E.....	".....	9
Twohey, William J.....	Chatham, Ont.....	35
Tyrwhitt, Mrs. Emma.....	Toronto.....	10
Union Trust Co. and the Peoples State Bank.....	Detroit, Mich.....	1400
Unsworth, Miss Alice J. McL.....	Toronto.....	15
Unsworth, Miss Helen M.....	".....	15
Unsworth, Mrs. Mary E.....	".....	11
Unsworth, Executors Estate Richard.....	Fergus.....	8
Urquhart, John, M.D.....	Oakville.....	70
VanBuskirk, Mrs. Caroline A.....	Stratford.....	5
Van der Linde, Harold.....	Plainfield, N. J.....	2
Van der Linde, Harold, in trust.....	".....	12
Van Dusen, Mrs. Margaret.....	St. Catharines.....	20
Van Hook, Wendell.....	Coldwater, Mich.....	16
Vanstone, Frederick C.....	Bowmanville.....	20
Vanstone, Mrs. Selena J.....	Toronto.....	22
Van Vlack, George A.....	Waupoos, Ont.....	50
Vaurie, Joseph.....	Montreal.....	2
Vickers, W. W., in trust for Mary H.		
Vickers.....	Toronto.....	6
Victoria Loan and Savings Co., in trust...	Lindsay.....	35
Vigeon, Harry.....	Toronto.....	70
Vine, Executrix Estate James.....	Ingersoll.....	4
Vine, Miss Mary J.....	".....	10
Virgil, W. Turner.....	Galt.....	5
Wadsworth, Mrs. Anna C.....	Simcoe.....	7
Wadsworth, Executors Estate J. J.....	".....	14
Wadsworth, Administrators Estate Tom R.....	Toronto.....	108
Wadsworth, Executors Estate W. R.....	".....	84
Wakely, Mrs. Grace B.....	Oshawa.....	24
Walker, Miss Charlotte E.....	Aylmer, Ont.....	3
Walker, Miss Helen F.....	Ottawa.....	199
Walker, Mrs. Helena.....	Toronto.....	14
Walker, Henry S.....	".....	150
Walker, Henry S., R. W. H. Brough, and M. S. Brough, Trustees.....	".....	60
Walker, Mrs. Josephine.....	Chatham, Ont.....	3
Wallace, Mrs. Mary.....	Toronto.....	20
Wallace, Rev. O. C. S.....	Westmount, P. Q.....	3
Wallace, Rev. Robt.....	Toronto.....	24
Wallace, W. S.....	Hamilton.....	7
Walley, F. G.....	Ingersoll.....	10
Walley, Mrs. Minerva M.....	".....	2
Walmsley, Jos., in trust.....	Toronto.....	5
Walmsley, Executors Estate Thomas.....	".....	521

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Walsh, Mrs. Elma M. B.....	Toronto.....	60
Walton, Executrix Estate Thos. C.....	Annapolis, Md.....	7
Ward, Miss Ada L.....	Cobourg.....	4
Ward, Miss Alice M.....	Hamilton.....	3
Ward, Charles W.....	Midhurst, Ont.....	12
Ward, Miss Clara A.....	Cobourg.....	10
Ward, Miss Edna G.....	".....	2
Ward, Mrs. Elizabeth A.....	".....	4
Ward, Miss Essie R.....	".....	1
Ward, Executors Estate George D.....	".....	18
Ward, Mrs. Margaret J.....	Hamilton.....	5
Warden, Robt. L.....	Montreal.....	7
Wardrop, Robt.....	Toronto.....	50
Warnock, C. R. H., in trust.....	Galt.....	6
Warnock, Miss Dora S.....	".....	1
Warnock, Mrs. Mary A.....	".....	13
Warren, Ven. Archdeacon George.....	Toronto.....	5
Warren, Mrs. Mary L.....	".....	15
Warrington, Mrs. Marie E. E.....	".....	5
Waterhouse, Mrs. Sarah E.....	Ingersoll.....	20
Watson, C. W.....	Toronto.....	7
Watson, George F.....	".....	35
Watson, Geo. H.....	".....	10
Watson, Mrs. Grace A.....	Sackville, N.B.....	7
Watson, James P.....	Toronto.....	35
Waugh, W. J.....	Hamilton.....	20
Webb, Miss Rachel P., Treasurer, Minis- tering Children's League.....	Quebec.....	4
Welch, Miss Catherine.....	".....	7
Wells, Mrs. Emma D.....	Vicksburg, Miss.....	20
Werry, F. W. O.....	Saranac Lake, N.Y....	7
Westland, W. S.....	London, Ont.....	10
Wethey, Mrs. Arlone A.....	St. Catharines.....	12
Wethey, A. Harvey.....	Portland, Oregon.....	1
Wethey, Arthur H.....	Lemoore, Cal.....	5
Wethey, Arthur H., and Ed. Hay, Trustees	Toronto.....	48
Wethey, Francis V. V.....	Lemoore, Cal.....	1
Wethey, Miss Phoebe H.....	".....	1
Wheeler, Mrs. Anne Long.....	St. Paul, Minn.....	100
Wheelihan, John D.....	Campbellville, Ont....	58
Whelan, Mrs. Anna M.....	Donnybrook, Ire.....	25
Whitby, Oliver R.....	Paris, Ont.....	49
White, Charles A.....	Humberstone, Ont....	10
White, Joseph.....	Toronto.....	25
White, Mrs. Julia M.....	Humberstone, Ont....	16
White, Karl F.....	".....	3
White, R. S., and Wm. Maynard, Trustees Estate John Cotton.....	Stratford.....	9
Whitehead, Alfred B.....	Quebec.....	42
Whitehead, A. W.....	".....	42
Whitehead, B. J.....	".....	42
Whitehead, J. L.....	".....	42

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Whitehead, William M.....	Toronto.....	25
Whiteman, Mrs. Rhoda.....	Humberstone, Ont.....	8
Whitney, E. C.....	Ottawa.....	175
Whittell, Herbert.....	Southport, Eng.....	24
Whittell, Herbert, and Mary Mason, in trust.....	".....	32
Whyborn, Mrs. Mary R.....	Syracuse, N.Y.....	5
Whyte, Executors Estate Sir Wm.....	Winnipeg.....	86
Wickett, John.....	Port Hope.....	10
Wickett, Thomas.....	".....	25
Wickham, Edward.....	Lindsay, Ont.....	7
Wickson, Frederick.....	Toronto.....	15
Wicksteed, Henry K.....	".....	56
Wigle, C. A.....	Wiarton, Ont.....	6
Wigle, E. R.....	Goderich, Ont.....	3
Wilkie, Executor Estate Mrs. Angelica....	Quebec.....	48
Wilkie, Arthur B.....	London, Eng.....	16
Wilkie, C. S.....	Toronto.....	17
Wilkie, Administrators Estate D. R.....	".....	767
Wilkie, D. R. in trust for Mrs. A. C. C. Ross.....	".....	24
Wilkie, D. R., and Hon. Robt. Jaffray, in trust for Officers and Employees Pension Fund, Imperial Bank of Canada.....	".....	840
Wilkie, Miss Mary, Estate.....	Quebec.....	3
Will, Colonel George.....	Halifax, N.S.....	10
Williams, Robert.....	Oshawa, Ont.....	35
Willson, Mrs. Elizabeth.....	Hamilton.....	12
Wilson, Executors and Trustees Estate C. S.....	Pictou, Ont.....	15
Wilson, James.....	Fergus.....	60
Wilson, J. A.....	Toronto.....	7
Wilson, James O.....	St. Catharines.....	9
Wilson, John G.....	Chicago, Ill.....	14
Wilson, Mrs. Mary J.....	Toronto.....	35
Wilson, Richard W.....	Cobourg.....	5
Wilson, Sarah M., and A. R. Gordon, Trustees.....	Toronto.....	31
Wilson, W. R.....	Fernie, B.C.....	11
Winger, Mrs. Mary A.....	Ridgeway.....	5
Wise, Mrs. Clara J.....	Redlands, Cal.....	15
Wishart, John, M.D.....	London, Ont.....	10
Wismer, Joseph O.....	Humberstone.....	15
Wiswell, Mrs. Mary H.....	Halifax, N.S.....	8
Wood, Miss Alixe I.....	Toronto.....	5
Wood, Mrs. Isabella A.....	".....	10
Wood, J. Douglas.....	".....	5
Wood, Miss Mary J., and Ed. C. F. Wood, Joint Account.....	Montreal.....	9
Woodruff, Miss Ann H.....	Chicago, Ill.....	6
Woodruff, Trustee Estate Richard.....	St. Catharines.....	60
Woods, Mrs. Henrietta M.....	Winnipeg.....	4

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Workman, Miss Catharine G.....	St. Catharines.....	1
Workman, Mrs. Jane.....	Kingston.....	11
Workman, Mrs. Jane, in trust.....	".....	6
Wragg, Mrs. Amelia.....	Hamilton.....	7
Wright, Henry J.....	Toronto.....	10
Wright, W. Hennell.....	Aylesbury, Eng.....	3
Wurtell, Ernest F.....	Quebec.....	1
Young, Mrs. Cora G.....	Ridgeway.....	7
Young, James A.....	Toronto.....	25
Young, John.....	Ridgeway.....	7
Young, Oliver F.....	Port Arthur.....	2
Young, Ward C.....	Buffalo, N.Y.....	4
Young, Wm. Sanborn.....	Chicago, Ill.....	25

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